



INSIDE

JOHN MAHOMET
Why the peace talks
must start now

SECTION TWO

A FEMALE FIRST
Will this woman run
the National Theatre?

Civil Service cuts to bring down taxes

£750m saving for Budget

COLIN BROWN
Chief Political Correspondent

A swingeing 5 per cent cut in the £15bn running costs of Government departments across Whitehall has been imposed by the Treasury to make room for Budget tax cuts.

The cuts, which could amount to about £750m, will mean substantial job losses for civil servants, but the effects will be felt across every department, from prisons being locked up longer in jails to reductions in lighting and heating in Whitehall.

The Deputy Prime Minister, Michael Heseltine, was behind the drive to cut the running costs of Government, in a joint initiative with William Waldegrave, Chief Secretary to the Treasury.

"Five per cent across the board has been agreed. It is exactly what people expect in the public sector. Everyone in the private sector has been downsizing through technological changes and savings on headquarters. Whitehall will have to do the same," said one senior ministerial source.

Ministers are braced for an outcry when the impact of the cuts is disclosed after the Budget, but they are convinced that it will prove popular with Tory backbench MPs and supporters in the constituencies.

The order for cuts in running costs led to protests from some ministers, including Peter Lilley, the Secretary of State for Social Security, who said in a leaked letter to Mr Waldegrave: "It fills me with despair. The impact on operations will be devastating."

It is understood that Mr Lilley was given special dispensa-

tion to avoid the impact of the cuts. He argued successfully in the EDX spending committee of the Cabinet, chaired by Kenneth Clarke, the Chancellor, that it would be counterproductive. He is mounting a battle against social security fraud, which will require more enforcement officers.

The Inland Revenue also es-



Peter Lilley: Letter tells of his despair

caped the five per cent cut, to carry out its anti-fraud initiative. But the axe has fallen heavily on other departments, including the Home Office. David Evans, general secretary of the Prison Officers' Association, last night said his sources had warned it could lead to prisoners being locked longer in their cells and being denied education.

The Health Secretary, Stephen Dorrell, is planning deep cuts in NHS management. He used the announcement of his five per cent cut in running costs at the Conservative Party conference to answer

criticism that the changes to the NHS had led to a boom in jobs for health managers.

It could also lead to more private sector involvement in the running of Whitehall departments. The Treasury is looking for a private sector company to refurbish its Victorian offices in Whitehall and to lease part of it back to the Treasury in an attempt to cut its costs.

The cuts to be announced with the Budget on 28 November will go deepest into capital spending projects, such as hospitals, roads, and housing. The private finance initiative is being used to fill some of the gap.

A drive towards more privately financed NHS hospitals will be heralded next week by Mr Dorrell. The Home Secretary, Michael Howard, will use private finance to build more prisons. If he goes ahead with the recommendation for a new maximum security super prison, he has decided it will have to be financed by the private sector.

Meanwhile, the Government will today unveil its last full legislative programme before the election, with a series of headline measures on crime, education, housing and immigration, which senior party managers are confident will put Labour on the defensive.

The Queen's Speech was being billed in advance by senior ministers as part of an "autumn offensive", linking the legislation with this month's Budget as the building blocks for the Tories' long awaited political recovery.

A senior minister last night said several of the 15 Bills would help the Government to expose the gap between the "rhetoric and reality" of Labour policy.

Princess will discuss marriage split in Panorama interview



Candid princess: The Princess of Wales at Broadmoor on her husband's birthday yesterday. She will discuss their marriage breakdown on television

Palace fury at Diana's TV revelation

JOJO MOYES

The Princess of Wales is to talk about the break-up of her marriage in her first solo television interview, the BBC announced yesterday.

The Panorama interview, to be screened on Monday, appears to signify a renewal of the propaganda war between the Prince and Princess of Wales as she apparently chose not to inform her estranged husband, the Queen, or Buckingham Palace officials until yesterday. Private aides at the Palace have described the Queen, who is normally consulted about Royal interviews, as "furious".

A spokesman for the BBC said: "The Princess asked that we didn't inform anybody at all until she had spoken to the Palace, which she was only able to do this morning."

Her actions are said to have deepened the rift between the Princess and the Palace, and are said to have left Prince Charles "reeling" with shock and anger.

According to the BBC, Princess Diana's conversations with reporter Martin Bashir cover "every stage of her life as the Princess of Wales, including her family, her separation and her future plans".

Mr Bashir had asked for the interview some time ago, because of the constitutional question raised by a separated heir to the throne.

"When she agreed to be interviewed she placed no constraints on the subject matter or the duration of the interview which took place at Kensington Palace earlier this month," said a BBC spokeswoman.

She said that the Princess was not given questions in advance, adding: "The fact that Panorama are doing this shows that it is a very serious current affairs interview, not a trivialised tabloid version."

A Palace spokesman said

the project had "obviously been undertaken at the Princess of Wales's own initiative" and the Palace had not been consulted. No preview facilities were to be given to the Palace or the Princess.

Panorama is refusing to give any further details about the hour-long interview before transmission. It is not known whether Princess Diana will comment on alleged relationships with Major James Hewitt, England rugby captain Will Carling, or art dealer Oliver Hoare, to whose home she was reported to have made



"nuisance calls". News of the interview was yesterday given to Prince Charles, who is on a four-day visit to Germany. The programme comes 18 months after he appeared on ITV and admitted being unfaithful.

In a documentary about his life the Prince told interviewer Jonathan Dimbleby he had no "regrets" about the admission, answered questions about his relationship with Camilla Parker Bowles and said he believed he would still be crowned king.

The Princess's decision to go public has sparked speculation that the interview is an attempt to put her side of the story.

Journalist cleared in computer security case

STEVE BOGGAN

A "whistleblower" who helped the *Independent* expose a serious security breach at British Telecom was cleared yesterday of illegally breaking into the company's main computer system.

In a decision that safeguards a journalist's right to receive secret computer information from sources, a stipendiary magistrate in Middlesbrough found that Nigel Mahomet, a former BT engineer, had no case to answer. A similar charge against John Arlidge, the *Independent's* Scotland Correspondent, was dropped by the Crown Prosecution Service. Both had been charged with unauthorised ac-

cess under the 1990 Computer Misuse Act.

The action, which could have made it illegal for journalists to receive computer information from sources not authorised to access it, was being seen as a test case. Last night, BT said it was "disappointed" at the outcome and would be examining procedures "to see whether use of this Act can ever be justified ... in future".

Mr Mahomet, 41, from Darlington, was dismissed last April after a BT investigation identified him as the mole who helped the newspaper prove that unauthorised BT employees and temporary workers had access to addresses and phone numbers for hundreds of secu-

rity, military and government installations including M15 and M16 offices, nuclear bunkers, missile sites - and even John Major's private line into 10 Downing Street.

The maximum penalty under Section One of the Act is six months imprisonment or a £5,000 fine.

Mr Mahomet, who served in the Royal Signals Regiment for 18 years, including four tours in Northern Ireland - one with the bomb disposal squad - had contacted the *Independent* last November after BT rejected the newspaper's claims that security had been breached.

Yesterday, stipendiary Michael James was told by both sides that Mr Mahomet was au-

thorised to access the BT computer and had his own password and authorisation code. Arguments between the prosecution and defence centred on whether that entitled him to access the computer after work to show sensitive information to Mr Arlidge.

Geoffrey Robertson QC, for the defence, said he did not doubt that the company would have regarded Mr Mahomet's actions as "unauthorised" in terms of their relationship with him, but he remained authorised under the Act.

Mr James said his decision was based purely on the definition within the Act, and not on how the ordinary man in the street might view it.

Ecstasy tablet not adulterated

LOUISE JURY

The Ecstasy tablet taken by Leah Betts, the student who has been in a coma since collapsing on her 18th birthday on Saturday, was not adulterated, doctors said yesterday.

Her extreme reaction to the tablet had prompted suggestions that she had been the victim of a contaminated batch. But tests carried out on her blood and urine samples showed no abnormal substances present apart from the expected chemical components of the drug.

The finding prompted renewed warnings of the danger of Ecstasy, which is reputedly taken by up to a million people a week.

Dr Robert Ware, who heads the intensive care unit at King's College Hospital, London,

which has treated several victims, said the drug itself was inherently dangerous. "The dose per tablet isn't standardised and the people who make it haven't much idea what is in the tablet. In some people, the compound produces an enormous rise in the body temperature and can stop the heart."

As Leah remained critically ill on a ventilator in hospital in Chelmsford, Essex, Dr Alastair Short, consultant physician, said he could not comment on why her reaction had been so devastating.

He said there was not a great deal of experience with the drug, a hallucinogenic amphetamine which has become popular in clubs. At least 50 youngsters are thought to have died after taking it, mainly due to dehydration.

Trekkers get hotline to safety

REBECCA FOWLER

Two British students caught in one of Nepal's worst series of avalanche disasters were saved after finding an abandoned radio telephone in snows that have killed more than 40 people.

The students, Charles Wright and James Ryan, both 22, who found the radio telephone beside a dead Japanese tourist, telephoned their parents from Kathmandu to tell of their helicopter rescue from the avalanche near Mount Everest, after contacting the rescue base. They had been part of a trek in

which 26 people died, including 13 Japanese tourists.

Their families had feared they were dead. "My hand was trembling when I realised it was my brother and he was OK," said Tanja Wright, 23, Charles's sister. "It still hasn't hit us that he's alive and that we almost lost him. They could not believe it when they found the radio was working. It saved their lives."

After struggling through up to 6ft of snow for three hours, Mr Wright and Mr Ryan found the radio beside the dead Japanese man. When the avalanche struck they were

5,500ft up in the mountains and had run out of food.

Mr Wright, who celebrated his 22nd birthday in Nepal, was on his way to Australia following his graduation from university. Mr Ryan joined him for the seven-week trek in the mountains.

"He kept shouting 'I'm alive mum, I'm alive dad, I'm alive, and we just couldn't believe it,'" said Petronella Wright, Charles's mother.

Helicopters rescued another 477 people yesterday, including 177 foreigners, nine of them British. Most were found in the

Everest area, where the avalanches hit hardest. A government spokesman in Nepal said they were the worst avalanches they had known.

Among those who died was Mary Hartkins from Leighlinbridge, Co Carlow, Ireland. She was in a party of eight trekkers who died in the foothills of the Annapurna mountains, 250 miles from Kathmandu. A further 17 people are believed to have died in avalanches in the Manang region where she died, including two Canadians and a German. Photograph, page 2

IN BRIEF

US shuts down

Thousands of employees were sent home and the Statue of Liberty was closed as a budget deadlock led to a US government shutdown. Page 12

Lang attacks CBI

Ian Lang, president of the Board of Trade, launched a furious attack on the CBI for dallying with Labour. Page 24



West 'up to her neck'

Rosemary West was involved "up to her neck" in nine murders, a jury was told. Page 10

Fury over EU fraud

Conservative Euro-sceptics and Labour united to condemn EU fraud and mismanagement that cost more than £2bn. Page 3

Abbey's takeover habit

Abbey National wants to take over the Alliance & Leicester and the Woolwich. Page 25

Today's weather

Rain and drizzle for most of the country. Section Two, Page 21

section
ONE

BUSINESS 23-27 COMMENT 28,21 CROSSWORD 32 GAZETTE 22
LAW REPORT 22 LEADING ARTICLES 20 LETTERS 20 NEWS 2-14
OBITUARIES 22 SHARES 27 SPORT 28-32 UNIT TRUSTS 23

section
TWO

ARTS 7-10 CHESS 22 CROSSWORD 22 FINANCE 15-19
HEALTH 6 LAW 11-14 LIFE 4,5 LISTINGS 20,21 REVIEWS 10
THEATRE 8,9 TELEVISION & RADIO 23,24 WEATHER 21

CROSS TOWNSEND

THE FASHION OF THE 30's FASHIONED FOR THE 90's

FROM ITS HAND ENGRAVED FELICITY nib to ITS CONICAL TOP, THE NEW CROSS TOWNSEND PERFECTLY BALANCES ART DECO STYLE WITH THE LATEST WRITING TECHNOLOGY. CHOOSE FROM A RANGE OF FINISHES INCLUDING SEVEN MARBLED GREEN, BLACK LACQUER, MEDALIST, 10CT AND 18CT ROLLED GOLD.

AT CROSS TOWNSEND, CONCORDE HOUSE, CONCORDE STREET, LUTON, BEDS LU2 9LZ
TEL: 0508 429151 FAX: 0508 429151

news

Husband 'faked' raid to hide murder

The husband of a building society manageress beat, trussed and gagged himself after suffocating his wife to make it appear she had been killed during a robbery which had gone wrong, a jury heard today.

Gordon Wardell, 42, a car component executive, of Bonville Close, Meriden, Warwickshire, denies murdering his wife Carol, 39, at their home in September last year.

Oxford Crown Court was told that Mr Wardell killed the Woolwich manageress before

dumping her body and stealing cash from the branch where she worked to make it seem she had lost her life in a raid. Richard Wakerley QC said Mr Wardell concocted "an elaborate scheme to quite literally get away with murder".

The jury was told that Mrs Wardell, keyholder of the Nuneaton branch of the Woolwich, was asphyxiated at the couple's house before her husband launched his scheme to "deceive and divert suspicion from himself".

Her body was found in a lay-by two miles from Nuneaton by a motorist on 21 September. No attempt had been made to conceal the body. She was fully clothed, but one sandal was missing from her right foot.

Later that morning, the apparent raid on the building society was discovered. No signs of forced entry were found and the alarms did not sound but cash was missing from the safe and Mrs Wardell's personal security code had been used to open the vault at 5am that day.

The manageress's other sandal was found on the floor.

At 2pm the same day, armed police surrounded the couple's home and discovered Mr Wardell bound on the lounge floor. Mr Wakerley said: "It was a remarkable sight. He was on the floor lying on his back in the middle of the room dressed only in his underpants. His clothes and shoes were close by."

"He was apparently gagged with a strip of cloth and was tied to a refuse sack holder with two ratchet ties around his wrists. He

was conscious and alert but apparently had some bruising on his stomach."

Mr Wardell told police and ambulance staff he had come home from a drink at a local pub just before 10pm on Sunday night to find men in his house.

He said they knocked him unconscious and he had not regained his senses until the Monday morning. Asked when he had last seen his wife, he said: "Last night - she went off with those men that were here."

Mr Wakerley said ambulance

staff later said Mr Wardell's blood pressure was not high and his heart rate was steady despite his reported ordeal.

He added: "The prosecution say that that was all a sham. It was part of a false scheme to induce the police to believe that Carol had been killed by a gang of robbers after they took her under force to the building society - leaving him unconscious and trussed up."

"He was not attacked by any gang. He was not then rendered unconscious and tied up. He

tied and put the gag on himself. His bruises were self-inflicted."

"We say he did that after he killed his wife and left her body in the lav. After that he had been to the building society to fake the robbery and the scene at the house which confronted those police officers was all part of the sham."

During the two days following the discovery of his wife's body, Wardell had "spoken at great length about what he claimed had happened to him."

The trial continues today.

IN BRIEF

Bottomley bans TV porn channel

A pornographic satellite channel was yesterday effectively banned by the Government.

Virginia Bottomley, the Secretary of State for National Heritage, announced an order outlawing the supply of smart cards, programme listings or advertising for the hard core pornographic channel XXXTV, previously known as TV Erotica. "The Government will not allow such degrading material to be easily available in this country," she said.

The Swedish station, which cost £139 for a 12 month subscription, has been broadcasting since February. The Independent Television Commission called in March for a government ban.

Leading article, page 20

Films censored

Britain's film censors condemned the "glamorisation" of violence by all-action movie heroes like Arnold Schwarzenegger. In its 1994-5 report, the British Board of Film Classification reveals that it made eight cuts to the video version of Schwarzenegger's *True Lies* to remove the most extreme acts of violence. A total of 24 films and videos were cut on grounds of violence. Five videos were rejected outright.

Life for killer

A teenager who pleaded guilty to second degree murder in the slaying of a British tourist in north Florida two years ago was jailed for 27 years. Prosecutors say Aundra Atkins, 16, fired the shots that killed 34-year-old Gary Colley during a bungled robbery at a highway service area near Tallahassee in September 1993.

School's out

Hackney Downs school is due to close at the end of the year, the Government announced. The decision, by Gillian Shephard, Secretary of State for Education and Employment, delivers the final judgement on the troubled east London school which last month received the thumbs down from an education "hit squad". The school's 200 boys will be transferred to other schools.

Leeson date set

The former Barings trader Nick Leeson is likely to be put on a flight for Singapore next week following final approval for his extradition, a German public prosecutor said. The 28-year-old, who faces trial on 11 charges of fraud and forgery following the \$860m crash of Barings Bank, was arrested more than eight months ago.

Yacht designer dies

Jack Holt, the yacht designer who revolutionised dinghy-building in Britain, died in Chichester, aged 83. More than a quarter of a million examples of his 39 boat designs have been built since he founded Jack Holt Ltd in 1945.

Radon alert

West Devon council is surveying abandoned mine workings on Dartmoor for levels of the radioactive gas radon to assess the health risk to people exploring old mineral workings.

House pot

An elderly couple admitted using their house for growing cannabis. A police raid on the home of Harold Rainsbury, a 59-year-old taxi driver, and his wife, Judith, 61, in Radcliffe, Greater Manchester, found eight cannabis plants. Bury magistrates adjourned the case.

How hacker exposed BT safety lapse

It was one of the most serious breaches of national security. An *Independent* investigation revealed that hundreds of British Telecom employees and unvetted temporary workers were able to gain access to telephone numbers and addresses of secret military, government and security installations.

We revealed that locations of nuclear bunkers, M15 and M16 buildings, the homes of military officials - even John Major's private telephone number at Downing Street - had been obtained by a temporary BT worker.

The man, who was recruited on a short contract to do clerical and computing work, was given a BT password, normally used by a permanent member of staff. This enabled him to gain access to the company's customer database, and extract classified information at will. He discovered that hundreds of other BT staff could regularly access sensitive information in BT's Customer Services System.

The system, one of the country's largest databases, holds records of addresses and telephone numbers of 20 million homes and offices. Ex-directory numbers and sensitive military and security numbers that do not officially exist are on CSS. Each subscriber's listing contains details of the equipment installed - information which, in the case of government offices and secret installations, could be of value to terrorists and foreign powers.

Our investigations revealed that the CSS was wide open to abuse. Worse, reporters, supported by computer experts, discovered that some of BT's classified information had been extracted and placed on the Internet, the international computer network used by 35 million people. The world could view some of Britain's most closely-guarded secrets.

The revelations last November sparked furious rows in the House of Commons. After consulting senior BT officials, Mr Major assured MPs that the company was "satisfied there was no hacking of the system nor any evidence that confi-

Steve Boggan reports on the background to the *Independent's* revelations about one of the most serious breaches of national security

dential information referred to in the *Independent's* article has ever been on the Internet". The newspaper was later able to find sensitive telephone numbers and addresses at a location on the Internet.

Our inquiries established that temporary staff supplied to BT by the Manpower employment agency were regularly given the passwords of permanent employees to the CSS.

Embarrassed by the revelations, BT launched an internal inquiry into "an apparent breach of security". The Data Protection Registrar also began inquiries. But BT officials publicly sought to rubbish the *Independent's* articles, insisting the CSS computer was "secure and completely robust".

Among the downloaded information seen by the *Independent* were the locations of radar command posts, Nato fuel depots, tactical air control centres and missile sites, private numbers for members of the Royal Family, secret Bank of England numbers and M16's training centre. BT denied claims that the CSS had been "hacked", but it could not explain why temps had access across all the system.

Our revelations caused reverberations through Whitehall. M15, the Security Service and its sister Secret Intelligence Service, M16, were angered by what they saw as serious security lapses in BT's computer network.

Whitehall ordered BT to tighten security, in particular its use of temps and to build barriers into the system to protect information about the government and security services.



Charles Wright (left) and James Ryan pictured at Heathrow airport before setting off for Nepal, where they were caught in an avalanche which killed more than 40 people. The pair, both aged 22, were rescued after finding a radio in the snow

US scientists reject promise of Aids vaccine

DANNY PENMAN

One of the main potential Aids vaccines will not work, according to an American research team.

Aids research groups around the world had pinned their hopes on using "attenuated", or weakened, strains of HIV as the basis of a vaccine against Aids. Live attenuated viruses are used as vaccines in diseases ranging from measles to polio and many scientists believed they offered the best chance of countering HIV.

But scientists at the Dana Farber Cancer Institute in Boston, Massachusetts, have found that an attenuated strain of HIV - a relative of HIV - which causes a type of Aids in monkeys, can still cause the disease.

Ruth Ruprecht and her team have discovered that a strain of HIV with a disabled set of genes that are believed to be crucial to the virulence of the virus, can still cause the disease if the host is very young, or if the immune system is weakened.

Dr Ruprecht believes that a patient vaccinated against the disease, using the same approach, could develop Aids if their immune systems became compromised for even a relatively short time, for example,

during a bad dose of the flu. Even the less effective immune systems found in the elderly may allow the disease to develop after a lifetime of immunity from HIV.

The findings are the latest in a long line of discoveries that have dashed the hopes of researchers trying to produce a vaccine against Aids.

The rapid mutation rate of the virus and its high level of genetic recombination - its equivalent of sex - all work against the development of a vaccine and increase the chances of the disease becoming more virulent.

The difficulties of developing a vaccine have now led many scientists to suggest that the aim in the near and medium terms should be to develop vaccines that slow the onset of the disease, rather than struggling to develop one that completely prevents it.

Dr William Paul, of the National Institutes of Allergy and Infectious Diseases in Bethesda, Maryland, said that despite the setbacks there had been "substantial progress" in understanding the disease.

For the short-term, he said: "It's time for us to realise that there are powerful ways of limiting the replication of the virus and that can fundamentally alter the course of the disease."

Labour will not fight 'fair' Budget tax cuts

JOHN RENTOUL
Political Correspondent

Labour prepared the ground yesterday for a policy of non-opposition to tax cuts in the Budget, as shadow Chancellor Gordon Brown set out terms for "sustainable, fair" reductions.

Contrasting John Major's goal of scrapping Capital Gains tax with Labour's plan to cut VAT on domestic fuel from 8 to 5 per cent, Mr Brown said the Government promised "the overfeeding of the 5,000" - those few who would share £596 million from the abolition - "when a better priority would be to help lower and middle income Britain, for example, by cutting VAT on fuel to 5 per cent".

Mr Brown would not be

drawn on other examples of "fair" tax cuts which he might support, but a Labour source hinted that the party would not oppose a cut in income tax that was tilted in favour of the lower-paid.

"We have got to look at whether tax cuts are sustainable, whether people are better off - in other words, what the Conservatives have given with one hand they have usually taken with another - and whether they are fair. These are the three criteria which we shall use to judge the government's decisions," Mr Brown said.

A party source stressed that the test of sustainability meant an assessment of the economic prospects "over the next five years", rather than a narrow look at public borrowing.

Literary 'car boot' sale for Blyton works

MARIANNE MACDONALD
Media Correspondent

The copyright and trademarks to works by Enid Blyton, arguably the world's most famous children's writer, have gone on the market in the literary equivalent of a car boot sale.

On offer are the film, book and merchandising rights which are not already licensed to other publishers and broadcasters, such as Reed books and the BBC.

Possibly more lucrative are the rights to her characters, which could be individually trademarked, and the Enid Blyton name, which is already a trademark. The Noddy trademark is in the hands of the BBC,

but others, such as Timmy, the Famous Five's dog, could repay exploitation.

The rights are owned by a company called Darrell Waters, set up by Enid Blyton's husband. The majority of his shares are now owned by the author's descendants, and it is Darrell Waters itself which is up for sale.

Enid Blyton wrote over 700 books before her death in 1968, including the *Noddy* series, *The Famous Five* and *The Secret Seven*. The sale anticipates a surge of interest during the centenary of her birth in 1997.

Interest in Blyton's work in Britain fell in the last decade amid the growing tide of political correctness. But last year she was the sixth most borrowed author from UK libraries.

Media battlefield for royal broadsides

Jojo Moyes reports on the storm raised by fears of revelations in Princess of Wales's television film

The Princess of Wales was accused yesterday of trying to turn the Royal Family into a soap opera by agreeing to be interviewed about her separation from the Prince of Wales.

But the war of propaganda that has been fought by the couple with the aid of journalists, authors and broadcasters has ensured that their trials and separations are a subject of never-ending speculation.

The Princess of Wales was the first to put across her side of the story, with the publication of Andrew Morton's book *Diana: Her True Story*, which painted a picture of a suicidal, bulimic princess trapped in a marriage with an unfeeling husband. Although Buckingham

Palace initially denied her involvement with the book, the material, drawn from conversations with her close friends, was widely understood to have been sanctioned by her.

Since their separation in December 1992, minor public relations battles were conducted through the tabloid press, with the Princess apparently "upstaging" many of Prince Charles's attempts to portray himself in a sympathetic light, simply by her dress.

For example, after Prince Charles gave a screened inter-

view last year, in which he told Jonathan Dimbleby that he had been unfaithful to the Princess, and spoke of his close friendship with Camilla Parker-Bowles, his wife appeared at a party at the Serpentine Gallery in a glamorous short black dress which elicited almost as many column inches as the interview.

The Princess was said to have been "humiliated" by the programme, which also elicited heavy criticism from those who believed the monarchy should remain "dignified" and not offer insights into their actions.

Yesterday her decision to speak out provoked similar criticisms. The editor of *Burke's Peerage*, Harold Brooks-Baker, said the interview would be "another nail in the coffin of the monarchy, just when things were beginning to get more civilised, a little more grown-up".

"Anything that dents that public understanding means the future constitutional position of the Prince of Wales is put in danger," he said.

Mr Brooks-Baker said that whereas the Prince had talked about the Government and the



'Upstaged': Prince Charles

Commonwealth in his televised interview, the Princess had "chosen a soap opera approach" and seemed "determined to upset" the sensitive position her husband was in.

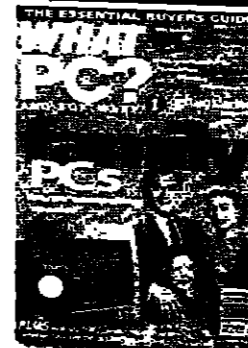
THE INDEPENDENT ABROAD

Austria	£4.00	Ireland	£5.00
Belgium	£4.00	Italy	£4.50
Canada	£3.00	Madagascar	£3.25
Czechia	£2.20	Malta	£3.00
Denmark	£2.10	Norway	£2.20
East Rep	£1.50	Portugal	£2.25
France	£2.10	Spain	£3.00
Germany	£2.40	Sweden	£2.20
Greece	£2.40	Switzerland	£2.40
Luxembourg	£2.40	USA	£3.00

OVERSEAS SUBSCRIPTIONS
Air mail, 13 weeks: Europe £110.75; Zone 2 (Middle East, Africa, Asia and India) £124.00; Zone 3 (Far East and Australasia) £206.75. To order, please send cheque payable to Johnstone International Media Services Ltd to 43 Midland Road, London E14 6BT or telephone 011-538 8288. Credit cards welcome.

BACK ISSUES
Back issues of the Independent are available from: Historic Newspapers, telephone 0956 402455.

WHAT tells you (this month) everything you need to know about buying your family a **PC?**
WHAT is the clearest, most entertaining and jargon-free guide to buying a **PC?**
WHAT monthly gives you a terrific CD-ROM to use and enjoy at home on your own **PC?**



Before you buy a PC, buy What PC?
New issue out now.
Subscription enquires 0800 526669

BRUSSELS' MISSING BILLIONS

news

From cash for rotten peaches in Greece to the desks that were never seen in Brussels, EU auditors uncover a litany of mismanagement and fraud

15

lg

Farmers cash in	A study in ineptitude	School for scandal	£40,000 for one-hour speech	Invisible assets
Farmers in Greece, Spain, France and Italy were overpaid for fruit and vegetables which were sub-standard or could not be sold. Italy formally reported, most of which concerned processed tomatoes. Greek farmers were overpaid by £25m for peaches and nectarines sent for destruction because supervision at national level was so inadequate. Apple farmers in France were overpaid by £2.5m for produce which was later pulped.	The EU financed 26 studies on farming in Bulgaria at a cost of £10m. Only one produced concrete results. Most were not even translated into Bulgarian and so were inaccessible to the agricultural operators who might have had any use for them. Asked to finance a vehicle for the Bulgarian agricultural ministry the commission purchased 20 cars - all of which were found unused by the auditors. Throughout Eastern Europe and the former Soviet Union consultants and experts were hired without tender.	Training of students - who are not considered part of the labour market and are therefore not eligible under the European Social Fund - was financed in Italy at a cost of more than £30m. In Greece almost £70m was spent on training for civil servants instead of the young job seekers and the unemployed youths that the scheme was intended for.	European industry commissioner Martin Bangemann received DM 40,000 (£20,000) for a one-hour speech at a seminar on regional development in the German region of Mecklenburg-West Pomerania. The seminar was co-financed by the European Commission. In Belgium 40 per cent of a £1m small firms subsidy ended up with companies that were either bankrupt or facing liquidation. The scheme was supposed to create up to 600 jobs: only 24 materialised.	Moveable assets, furniture, computers, etc valued at £75m could not be properly accounted for. On 1 December, 1994 almost 28,000 pieces of equipment worth £13m were listed as being in the Berlaymont building, the Commission's former HQ. The building had been completely evacuated three years previously. In its overseas delegations, the commission is financing a fleet of 500 cars which the auditors criticise as far too many.



Borderline: The River Blackwater separates the Republic's Co Monaghan, on the left, and Co Tyrone in Ulster

Photograph: Stephen Davison

Hard cash lost in borderline cases

KATHERINE BUTLER
Brussels

Bending the rules: How funds that were earmarked to promote cross-border harmony ended up in the wrong hands

Included in the litany of criticisms levied at EU spending decisions by the Court of Auditors is an attack on Europe's multi-million pound Interreg schemes to foster cross-border co-operation between neighbouring regions such as the border areas of the Republic and Northern Ireland.

Their criticisms show that what is at stake is often not fraud, but questionable decisions over how money should be spent. And those decisions are often far from black and white. Of the 270 projects included in the 1989-1994 Interreg programme for Ireland, the vast bulk were found to have no real cross-border content and did little to promote reconciliation. In fact, says the court, only 39 managed to qualify for joint financing by London and Dublin, which proves the point.

Interreg is the most important in financial terms of a dozen or so small-scale schemes

conceived by Brussels to maximise the role of local groups and grass-roots organisations in the development of their own regions. Other EU initiatives encourage the development of run-down rural areas or former coal-mining districts in decline. Together the initiatives have been allocated about £10bn for the coming five years, representing three times the amount they received in the five years up to 1994.

Interreg, which received about £800m over the 1989-1994 period, is specifically aimed at fostering co-operation between neighbouring regions of different member states to prepare them for the impact of the single European market.

But the court claims that many schemes artificially grouped projects running independently on either side of the border. Though they would have been eligible for cash, it

would have been under different schemes. "These projects could have been carried out within the framework of other existing community interventions," says the report.

"The commission and the member states will have to make a major effort to increase awareness and improve monitoring and assessment if the 1994-1999 period of this initiative is to have any real trans-frontier impact."

Brussels' officials who directly oversee the implementation of Interreg admitted yesterday that until 1994, the year covered by the audit, "things were a bit lax". But with good reason, they stressed.

Many border roads were sealed off for security reasons and efforts were hampered by the particular difficulties generated by the political situation in Northern Ireland.

In its official reply to the au-

ditors' report, the commission promises to tighten up and cuts the appointment of three groups representing local authorities on both sides of the Irish border who are drawing up integrated area plans. It adds: "The cessation of violence in Northern Ireland is now giving an added impetus to genuine cross-border activity."

But other regions not affected by armed conflict or security issues are also cited by the court in its broadside against Interreg. European taxpayers funded the Cabeza del Buey highway in Spain in the interests of cross-border co-operation with Portugal - but the court points out that the bypass, which cost £1m, is some 200 kilometres from the border.

The court also noted that few member states bothered to set up joint monitoring committees or to agree on common assessment criteria. This made it vir-

tually impossible to assess the impact of cross-border schemes. Not only were common indicators not fixed but member states had failed to include any substantial evaluation of results.

The findings show that projects financed under Interreg could have been completed just as well under traditional regional aid programmes.

KATHERINE BUTLER
Brussels and
JOHN RENTOU
Political Correspondent

Once a year, to the delight of Euro-sceptics and Brussels-bashers everywhere, the European Union's spending watchdog, the Court of Auditors, is unleashed from its Luxembourg kennel.

This year, the row it has sparked has been bigger than ever. In an unprecedented move the court has said there were so many serious and substantial errors in the transactions underlying the £56bn 1994 budget that it was impossible to guarantee the legality of the accounts.

The court's report has sparked a furious reaction. Labour and the Conservative Euro-sceptics yesterday united to condemn fraud, raising the prospect of another Commons defeat for the Government, albeit on a largely symbolic issue. Labour accused the Government of complacency in the face of losses from "tax controls" put at £400m.

Seizing on the admission by Treasury Minister David Heathcoat-Amory that it did "not surprise me how serious the problems are", Andrew Smith, a Labour economic spokesman, demanded an early Commons debate on the issue. And a statement by five of the eight rebel Tory MPs recalled the is-

sue which forced their six-month suspension from the party in the Commons: "In November 1995 the above MPs refused to condone more money to be wasted on the European Union, and argued that no more taxpayers' money should be handed over to the EU until the fraud and waste is controlled."

The statement, issued through the office of Sir Teddy Taylor, MP for Southend East, said: "There is an urgent need for the Government to make it clear to the officials of the European Commission that the people of the UK will not stand by and allow fraud and corruption to drain the income of the nation."

The court was yesterday exercising for the first time new powers under the Maastricht treaty brought in to answer accusations that Europe pours millions in taxpayers' money down the drain each year. These powers call on the auditors to supply a "statement of assurance" on both the reliability and the legality of the annual accounts.

The auditors' inability to provide that global assurance on both counts could trigger an immediate crisis if, as a result, the parliament refuses to vote through discharge of the 1994 budget. But it raises fundamental longer-term issues not just for Brussels but for all the member states who execute 80

per cent of Union spending. The President of the Court of Auditors, Andre Middelhoek, told MEPs yesterday that up to 4 per cent of the budget has not been properly accounted for. In other words, over £2bn of the total payments last year could have been handed out in error. A further 14 per cent of transactions could not be satisfactorily verified because accounting procedures were not adhered to. The suggestion is that errors in this category were less serious, but the overall conclusion is that only 80 per cent of the budget can be certified as beyond doubt - in other words, 20 per cent deserves closer scrutiny.

Examples of the type of sloppy financial control which underlie the conclusions make required reading for Euro-sceptics. But Britain does not escape the criticisms.

The auditors found the UK accounts for around 14 per cent of irregularities reported by member states in 1992 and 1993. Foot-dragging by the British Customs lost over £600,000 to European taxpayers.

Mr Heathcoat-Amory, the former European Affairs Minister, admitted financial controls were inadequate, even in Britain. "Britain's record, although not perfect, is good in this respect [fraud], but there is a wider issue of mismanagement, lack of discipline," he said.

Spy in sky puts farmers on spot

ALAN MURDOCH
Dublin

Detection: Satellite technology helps track down the fraudsters in the fields

Sherlock Holmes favoured the magnifying glass. Today's European Union fraud detectives prefer something more powerful - satellites, which will soon be capable of identifying objects just one yard square from 500 miles up in the sky.

The satellite has come into its own with the creation of the EU set-aside scheme. It combats over-production by subsidising farmers who take arable land out of use. The satellite shows precisely what crops are being grown and whether farmers have told the truth in applications for EU aid.

Since the EU allows member states discretion to permit some crops (such as lentils and chick peas) to be grown on set-aside land, the technology has to be sophisticated enough to distinguish between different uses.

According to Paul Kidney of the Dublin computer company ERA Maptech, which analyses satellite data on Irish farming for the EU, this is possible because each crop sends back a distinct digital image. "Light falls on crops and reflects back in particular light patterns. This means there is a 'reflection signature code' in the satellite signal returned to the tracking station."

The EU's Satellite Four Observation de la Terre (SPOT) produces different "codes" for grass, barley, spring wheat and winter barley, among other commonly grown crops. These are displayed in different colours in maps sent on to the EU and the national government.

Assembled in millions of band widths of reflected light, the pictures build up to form a minutely-detailed map. The



All seeing: A view of the Dublin Bay area from the EU satellite, which maps different land uses

EU is complementing the satellite data with a massive computerised inventory in which every field has its own number. The technology is sufficiently advanced to enable differentiation between old, dying trees in a copse in a set-aside area, and a plantation of healthy new saplings.

EU specialists are expected to upgrade the degree of resolution possible next year, enhancing the smallest definable object from the present 10 yards square to one. (Cold War spy satellites only offered five yard resolution).

In policing terms, set-aside crop surveillance gives EU inspectors fool-proof data before they ever cross the farm gate.

"We check the area of the field planned to see if the size or acreage (stated by the farmer) are correct," says Mr Kidney.

The crop shown is then checked to see if what is visible corresponds with what the farmer has declared. A third precaution checks if anyone else has claimed for the same field, a task simplified by the new numbering system.

To discourage fraud, the location and scale of lands cho-

sen for investigation remains a closely guarded secret. EU sources say the percentage of fraudulent claims discovered since the scheme was set up in 1991 is under five per cent.

Constant scanning over weeks and months by a satellite orbiting the Earth every 90 minutes means passing obstructions such as heavy cloud banks cannot prevent surveillance. Periods of crop growth provide clear reflection codes, complementing other distinct images obtained during ploughing, seeding and harvest periods.

Even during limited visibility, satellite computers can be programmed to look at an angle under cloud banks. For example, they can observe Irish landscapes when passing over Liverpool. Analysis may be refined by using combinations of data from radar and optical satellites.

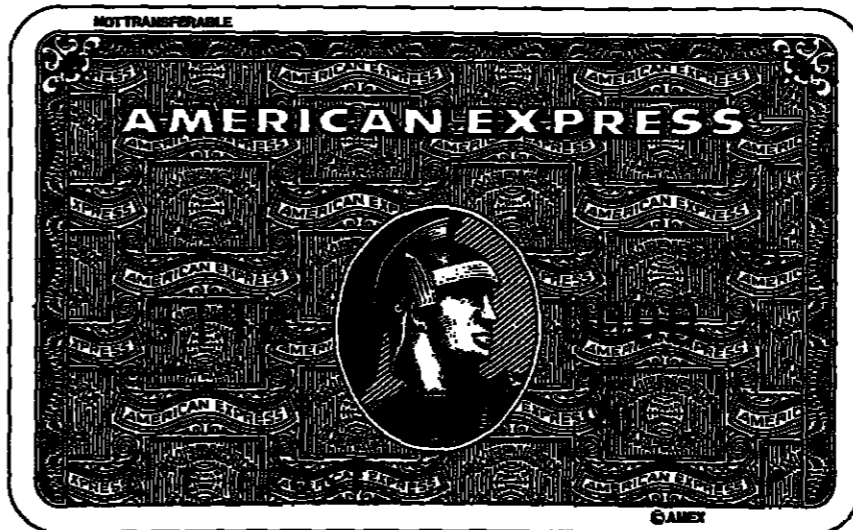
The development of digital satellite images requiring no film means sections can now be more easily "stitched" together for large-scale analysis. Satellites provide data on a visible "footprint" up to 60sq km.

The precision of the images has settled some heated disputes. When a sizeable number of Irish grain producers allegedly understated their output in tax declarations, there was general alarm when this information was used to set new lower output quotas.

With even those who had declared correct yields facing lower EU output ceilings, satellite data was then summoned to demonstrate definitively the actual acreage cultivated so a more realistic quota could be set. In countries such as Italy better climatic conditions allow closer-range aerial photography to be used in crop studies.

Express American Express

Applying for the Card
only takes 6 minutes by phone



Now you can apply for the American Express Card at the speed of sound, because we can take your application right over the phone.

For a £37.50 annual fee, you'll receive all the benefits that have made this the world's most respected Card.

So call now and apply for the American Express Card quoting "Express American Express."

Call free on 0800 700 444

IND15.11

Photograph: Geraint Lewis

they were less concerned about eating healthily when they did so.

Imogen Sharp, director of the National Heart Forum, said it was a "vital part" of assessing the changing types of food Britons ate: "Unless you take into account the kind of calories in pub and restaurant food, we are not going to get an accurate picture of what is going on."

Emily Green

The report said it was fortunate that the RAF had 148 of the planes and that the loss of 16 had not, therefore, significantly damaged its ability to defend UK airspace. In future, with a smaller air defence force, such a "deplorable incident" could have more serious effects.

[illegible]

With Latitude prices starting at just £1299 (plus VAT & delivery), how much longer can you afford to stay stuck at your desk? Call Dell now for details on 01344 724777.

٥٥ من الأصل

Trip of a lifetime: Twelve-year-old girl was left to fend for brothers aged five and seven as woman flew off for holiday in Spain

Mother in 'home-alone' case jailed for year

A mother who admitted "taking a chance" by leaving her three children at home alone while she flew to Benidorm for a holiday was yesterday jailed for a year.

Liverpool Crown Court was told that police went to her home in Kirkby, Merseyside, after a tip-off and found her 12-year-old daughter had just cooked a meal of chips for her brothers aged seven and five.

The 30-year-old woman, who

cannot be named for legal reasons, admitted three charges of child abandonment. She showed no emotion as sentence was passed.

The Recorder of Liverpool, Judge William Wickham, told her: "What you did was a serious crime against your children, putting your personal pleasure before their welfare. You took a chance - good mothers don't take such chances."

"I realise that sending you to

prison will deprive your children of the care that you are giving them at the moment. But if you are not punished for leaving your children there will be a widespread sense of outrage that justice has not been done and a real risk that someone else will take the law into his or her own hands."

Elizabeth Cliff, for the prosecution, said when officers went to the woman's home on 26 August the 12-year-old girl told

them her mother had gone to Spain and said their father lived in the Kirkby area. She said she had just cooked chips for tea, and a washing machine and tumble dryer were working.

"The house was generally untidy. There was a very small quantity of food in the fridge and freezer section and a small quantity of tins in the cupboard," said Miss Cliff.

One neighbour said the mother had left at 4am and she

had taken the two boys in to clean them up because they had soiled themselves.

A social worker was contacted. "He was impressed with the girl's ability to look after her younger brothers and made the observation that it was clearly a role that she was familiar with," said Miss Cliff.

Police got the children's aunt to look after them until the mother's return from Spain a week later. They tracked down

the father of the youngest boy, whom all three children called "dad", and he confirmed she had asked him to mind them.

He had not said he would but had not told her outright he would not. "He said she was a good mother and the children were well fed and this was out of character. She had looked on it as a holiday of a lifetime, had taken the opportunity and had simply gone," said Miss Cliff.

The mother was arrested at

Manchester airport when she flew home on 2 September.

She claimed she had given the father £40 to mind the children, saying she had not been abroad or flown before and had been looking forward to the holiday.

When he did not arrive by 10pm the night before she left she had gone to look for him and tried to get a friend to look after the children. "I thought he would turn up," she said.

She realised that her daugh-

ter would not be able to cope, and admitted that she had "taken a chance".

Miss Cliff said the children had been placed on a social services "at risk" register but remained with their mother.

Pamela Badley, for the defence, described the woman as "unsophisticated" but "a very determined and loving mother". She added: "These are offences of inadequacy rather than wickedness."

Cosmetics giants to face rash of claims over skin ailments

LOUISE JURY

More than 60 women who claim their skin has been damaged by the use of anti-ageing creams hope to sue the leading cosmetic companies which manufacture them.

Graham Ross, a Liverpool-based solicitor who is co-ordinating the action, has been inundated with calls from women who claim to have suffered severe reactions to the facial treatments.

Women have reported pain and discomfort, swelling and blistering, as well as sensitivity to light, after using the creams, many of which rely on alpha hydroxy-acids (AHAs), from fruit, sugar cane or milk, or salicylic acid, from willow bark, to achieve their effect.

"Some of them are very severe," he said yesterday. "Others are less so, but the problem is nevertheless a great anxiety to the women, bearing in mind they were obviously concerned about their appearance to begin with."

Certain anti-ageing creams made by Clinique and Elizabeth Arden have been prominent among the treatments alleged to have produced irritation, Mr Ross said. Creams with alpha hydroxy-acids work by loosening dead skin cells and speeding up the removal of the upper layer of the skin.

The proposed legal action comes after several incidents raised questions about facial treatments.

Earlier this year, two face creams were withdrawn from the shops by manufacturers Procter & Gamble after

reports that women had suffered irritation.

In a separate case, Marie Smith, 41, of Osterley, west London, received an out-of-court settlement from Clinique, although it is understood this claim centred on allergic reactions and did not involve AHAs.

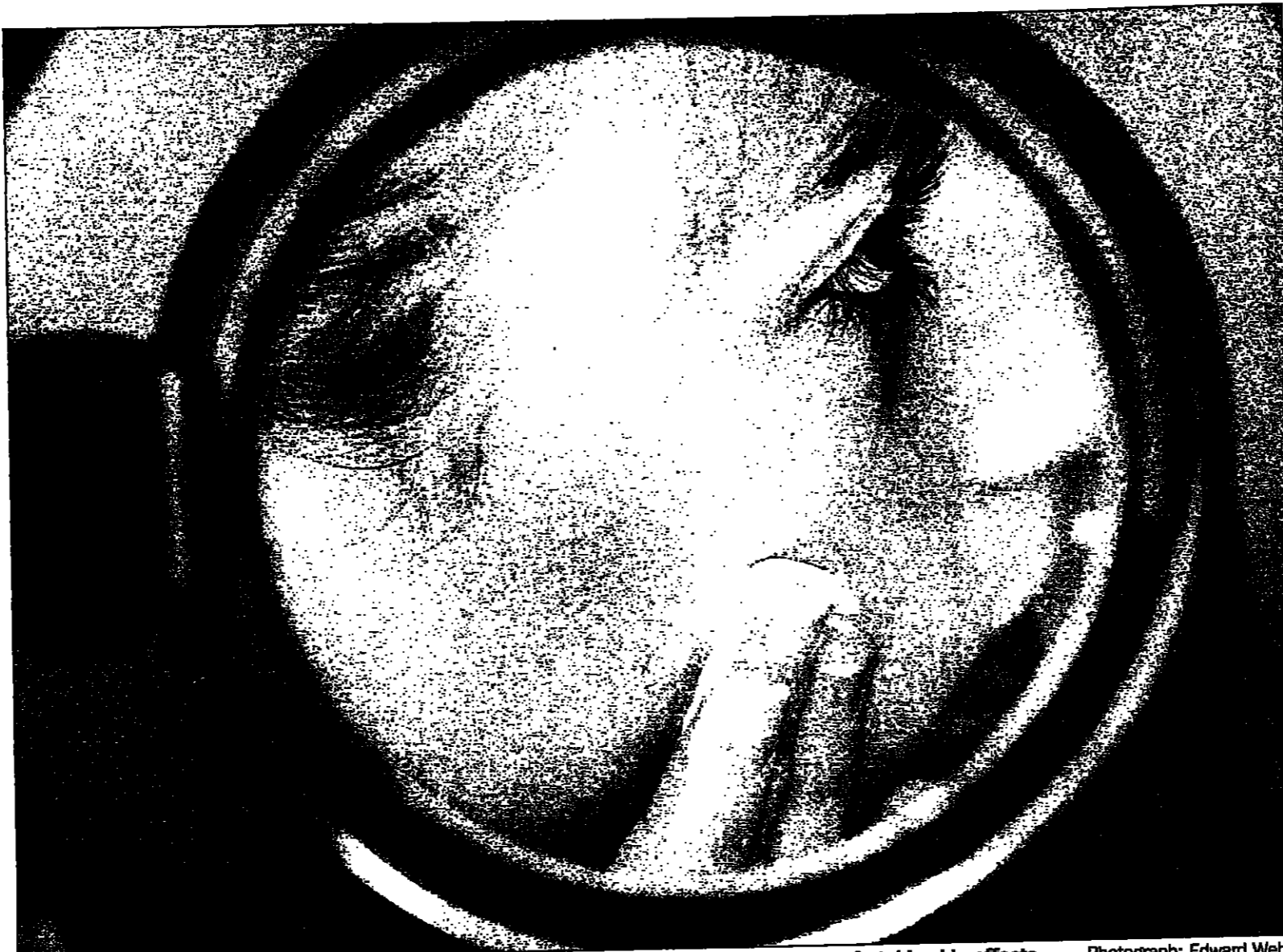
Mr Ross said the controls over creams in Britain were not as tight as they were in America and new European controls to apply from January 1997 needed to be brought forward. There was a need for more regulation and more warnings, he added.

But Dr Ian White, consultant dermatologist at St Thomas' Hospital, London, said no cosmetic product was 100 per cent free of adverse effects and the risks were being exaggerated. "All products will cause a reaction on some skin at some stage. Most are very, very minor."

A spokeswoman for the Cosmetic, Toiletry and Perfumery Association said some adverse reactions would always be seen, as products were used by many millions of people.

A Clinique spokesman said its products were stringently tested and that if a single person developed a reaction, the product was not released for manufacture.

"We remain fully confident in the safety and efficacy of all our products... The level of testing that we employ demonstrates our commitment to ensuring that every one of our products satisfies the level of safety expected by our customers and fully meets legal standards."



Skin deep: Some women claim certain formulations of face cream have left them with uncomfortable side-effects

Photograph: Edward Webb

Quest for youth often brings pain

The search for eternal youth has taken many forms. Anti-ageing creams are only the latest in a long line of solutions offered by the cosmetic companies, writes Louise Jury.

The newest creams contain alpha hydroxy-acids (AHAs), also known as "fruit acids" because many of them came originally from natural produce such as fruit, sugar cane and milk. The cream loosens and sloughs away the dead top layer of the skin, making the skin look fresher and pinker. It can even remove surface wrinkles.

In the short-term, creams can work, speeding up the normal process of shedding dead skin. But in some women, the treatment, like any other cosmetic product, can prompt an allergic reaction. They also do not tackle the problem of deep wrinkles because deep wrinkles occur where the collagen which supports the skin has gone.

Ian White, consultant dermatologist at St John's Institute of Dermatology at St Thomas' Hospital, London, says AHAs are this year's fad following on from years where aloe vera or marine treatments were the fashion. The only really effective anti-ageing treatment was a moisturiser containing sunscreen, because exposure to excessive sunlight was the most potent ageing force.

PIZZA & JAZZ have a lot in common - they're both IMPROVISATIONS on a theme.

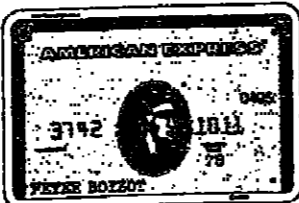


Peter Bozot
FOUNDER
PIZZA
EXPRESS

Card member
since
1978

AMERICAN EXPRESS
WELCOME @ PIZZA EXPRESS

That'll do Nicely.



Call 0800 700 444 to apply for the American Express Card.

You don't have to be a Direct Line customer to apply.

**Sorry building societies,
your mortgage rates are
still too high.**

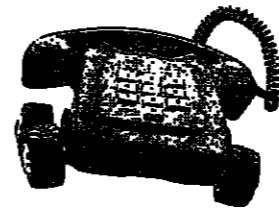
**(Direct Line is still
£50* a month cheaper.)**

*Typical Mortgage of £80,000 repayable over 25 years (300 monthly payments).

Lender	APR (Variable)	Monthly Repayments (after tax relief)	Monthly saving with Direct Line	Total Payable
WOOLWICH	8.6%	£594.90	£56.98	£178,470
HALIFAX	8.6%	£594.05	£56.13	£178,215
NATIONWIDE	8.5%	£592.91	£54.99	£177,873
DIRECT LINE	7.2%	£537.92	—	£161,376

APRs based on Standard Variable Rate Repayment Mortgages, correct at 9th November 1995. MIRAS has been calculated under current tax legislation which may alter.

Building societies have changed their rates. We've changed our rates. So nothing's really changed. You still save over £50 a month if you transfer your existing mortgage to Direct Line. Your legal costs are still limited to only £300 and you can still arrange everything from the comfort of your own home.



DIRECT LINE
MORTGAGES

0181 649 9099
LONDON

0161 831 9099
MANCHESTER

0141 221 9099
GLASGOW

CALL ANYTIME 8am to 8pm Monday to Friday and 9am to 5pm Saturday. Please quote ref. IND35

Direct Line Financial Services Limited, 139 West Regent Street, Glasgow, G2 2BQ. Direct Line and the red telephone on wheels are the trade marks of Direct Line Insurance plc and used with the permission of Direct Line Insurance plc. Direct Line mortgages from £20,000 to £200,000 are available for up to 25 years of the property valuation or purchase price, whichever is the lower. Applications must be made by 18 or over and Direct Line Financial Services reserves the right to decline any application. A first legal charge (standard security - Scotland) over the property and life insurance to cover the amount of the loan (to be assigned) will be required as security. The property must be fully insured for the duration of the loan. All rates quoted are for standard variable rate mortgages. Legal and valuation fees involved in the transfer of a mortgage to Direct Line are £100 & £125 respectively. This assumes the borrower uses Direct Line's special arrangements for legal fees. The standard property valuation fee will be refunded to the borrower once the mortgage is set up. Without questions are available on request. Some mortgages may require payment of a fee to the existing lender when being transferred.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

For your added security all telephone calls will be recorded and the recording kept secure.

news

Death of a tycoon: Robert Maxwell's widow and daughter-in-law speak of the final days

Kevin's tears over father's death

The Maxwell Trial



Day 103

Kevin Maxwell broke down and wept when told his father's body had been found, his wife told the Old Bailey yesterday.

Pandora Maxwell said that in the months before Robert Maxwell's death, Kevin's relationship with his father had been strained and he had made plans to leave the business to be a free man.

But news that his father had gone missing from his yacht had left him very upset. "He came home late that evening... he said a body had been found, and he broke down and wept. It was the only time he did," she said.

Robert Maxwell's wife, Elizabeth Maxwell, told the court how she searched in vain to find a note left by her husband when she went on board his yacht the night of his death.

"At the time I really did think it was an accidental death, but I wondered also whether there was anything more sinister," she said. "In the middle of the night... I woke up and tried to find if there was any handwritten note from Bob that he might have left for me. I got the idea that perhaps I could find a clue of some kind."

"I looked throughout the cabin and I also looked through his papers, but I could find nothing. About 5am, totally exhausted, I went to bed."

Asked by his counsel, Alun Jones QC, whether his disposal of Maxwell assets had been dishonest in a way the ordinary public would understand, Kevin



Family affair: Pandora and Kevin Maxwell going into court, left, and Betty Maxwell, the tycoon's widow, right

Maxwell said it had not been. "I did not consider there was a prospect of the group's collapse and I remained confident of the surplus of assets over liabilities throughout the period we have been looking at," he said.

"I didn't believe that the risks we were taking were dishonest. I didn't believe that the group was going to collapse. I believed in the value of the assets and I believe my conduct would have been seen to have been honest."

"What was motivating me... was a desire to save the group, not to put assets at risk."

Kevin Maxwell's wife, Pandora Maxwell, who gave evidence watched by her father and sisters, said Robert Maxwell was a "daunting, charismatic, frightening person".

In the months leading up to Maxwell's death, on 5 November 1991, her husband would leave for work before she got up and would not get home until 9 or 10 at night, she said.

His father would call him at any time of the day or night. "There appeared to be strain in the relationship. Kevin was working harder. That was obviously demands from his father," she said.

After the sale of Pergamon Press, the family business, in early 1991, Kevin's attitude to his father had changed. "He was maybe more critical or judgemental... relations were very strained. He would come home and say they'd had an argument."

Sometimes he said it had been a good day, they had sat down and had a beer at the end of the day. "I know Kevin wanted to leave the business. We could never really be specific about when, but it was his intention in 91 to leave in 92..."

Dr Maxwell, 74, said her husband had groomed Kevin as the "heir apparent" but had not been able to let fall the reins of power.

"Although towards the end of his life Bob talked of retiring, it was obvious that he resented any power next to him, and in a peculiar way, although he was grooming his children to succeed him, he resented any initiative that they took," she said.

She said her relationship with her husband had been extremely strained since he told her in spring 1990 that he wanted a separation, but he found himself unable to carry out his decision and remained friendly and affectionate towards her. At the age of 69 Maxwell would become very tired, she said. "He could even almost sleep standing and at the same time, within the next few minutes, he would fall into a complete conversation, an animated conversation. He was absolutely all there."

survive. "He was certainly optimistic that the group, although in crisis, was favourable," she said.

Dr Maxwell, 74, said her husband had groomed Kevin as the "heir apparent" but had not been able to let fall the reins of power.

"Although towards the end of his life Bob talked of retiring, it was obvious that he resented any power next to him, and in a peculiar way, although he was grooming his children to succeed him, he resented any initiative that they took," she said.

She said her relationship with her husband had been extremely strained since he told her in spring 1990 that he wanted a separation, but he found himself unable to carry out his decision and remained friendly and affectionate towards her. At the age of 69 Maxwell would become very tired, she said. "He could even almost sleep standing and at the same time, within the next few minutes, he would fall into a complete conversation, an animated conversation. He was absolutely all there."

"He would go on the telephone and have a conversation with a head of state, or he would go into a conference with three people and be so totally in control."

Dr Maxwell, who said she made a living by lecturing on the Holocaust and also relied on the generosity of friends, said she was amazed and overawed by the funeral her husband was given in Israel, and proud of the high esteem in which he was held.

She said politicians, bankers, diplomats, wartime comrades, childhood friends, "family that we hardly knew", heads of state and the entire Israeli government attended the funeral and they received 5,000 letters of condolence.

Leaks added to Yorkshire's drought woes

JONATHAN FOSTER

The wrong sort of water running through the pipes which threatens 600,000 Yorkshire households with rota cuts, the Dewsbury drought hearing was told yesterday.

Yorkshire Water (YW), the privatised utility, is seeking government powers to cut supplies for 24 hours on alternate days, install standpipes, and reduce mains pressure in response to a seven month drought.

The company yesterday presented its case to Stuart Nixon, a Whitehall inspector at the hearing in Dewsbury town hall. More than 200 objectors strained at the leash at the sight of seven YW executives present at the hearing.

The evidence of Jeffery Davitt, leakage control strategy manager, did little to mollify YW's critics. The company collects only 4 per cent of rainfall, then promptly loses 26 per cent of this through leaks.

One reason for the leaks, according to Mr Davitt, was the peaty, soft water that ran through the company's pipes. The precious commodity long held responsible for the lovely complexion of Northern women was "corrosive to pipes", Mr Davitt said. He revealed YW's "on going leakage control activities", which include "pro active" finding bursts and fixing them. But one crucial factor had stubbornly resisted even the most innovative management strategies. Only one third of the average amount of rain had fallen since April. It was, YW claimed, a meteorological phenomenon rated by experts at between 500-1 and 1,000-1.

The worst affected areas, including Dewsbury, Halifax and Huddersfield, were down seven pints in the gallon. "There is no alternative to rationing," John Layfield, production director, said. Emergency measures would reduce demand by at least 25 per cent and a fleet of 600 tankers would be working round the clock to fetch emergency supplies from the North-east.

YW tried to preempt its critics yesterday by announcing refunds should rota cuts be implemented. An average household would receive £2 a week, plus a payment of £15 every two weeks for the inconvenience of having to boil water and take other precautions against diseases such as dysentery.

Objectors queued for an hour to register with Mr Nixon the right to take on YW publicly. As the tea dance began in the hall below a voice from the back of the audience told of untapped sources of water. He knew of their whereabouts, but most of the objectors said they knew only of YW's mismanagement of the crisis. They included dyers and fish friers, bakers and brewers, nursing homes and local councils. Most fear the effects of cuts on health and businesses. YW will pay no compensation.

Yorkshire WaterWatch, an umbrella group which has claimed that YW subordinates service to profit, will tell the inquiry that stockpiling by customers during cuts will frustrate attempts to save stocks. Risks of disease would also be increased, WaterWatch claimed.

The inquiry is expected to last until Friday, but Calderdale Council said it may ask the courts to interrupt the hearing if Mr Nixon does not allow cross-examination by objectors of YW executives.

Part-time workers launch test cases on pension rights

BARRIE CLEMENT
Labour Editor

In ten key test cases today, more than £95m worth of backdated pension benefits will be claimed on behalf of 60,000 part-time staff - the overwhelming majority of whom are women.

Citing a European Court ruling last September, lawyers will argue that the employees in local government, the health service, education and high street banks were the victims of sex discrimination by being excluded from pension schemes.

The lawyers are seeking to backdate benefits to 1976, when the European Court of Justice gave a key ruling in favour of part-timers' rights.

Under an amendment to the Pension Schemes Act, last May, the limit on claims was only extended back two years, to May 1993.

Employers at today's hearing at a Birmingham industrial tribunal will contend that benefits should not be backdated further, while the TUC will argue that the tribunal has the legal power to make its own judgement.

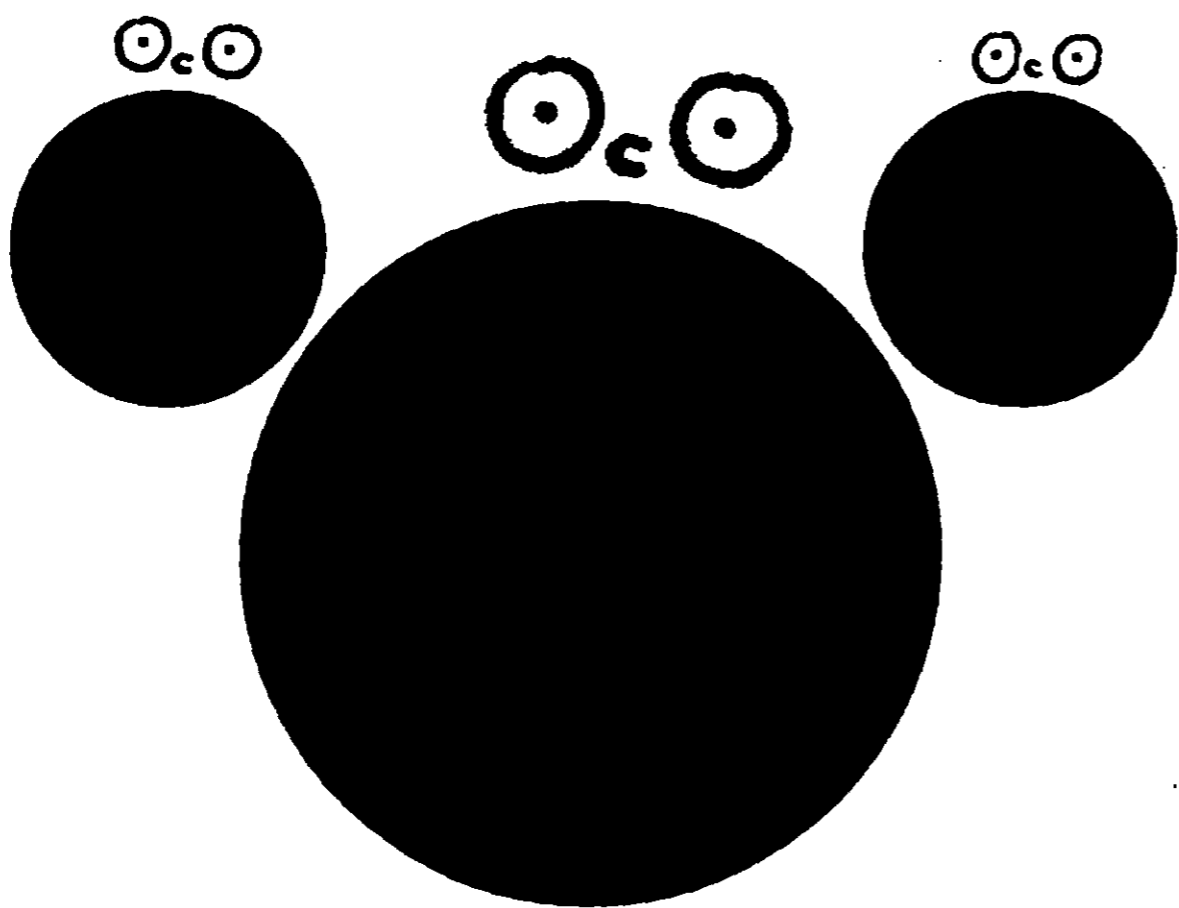
The TUC, which has co-ordinated the cases on behalf of its own affiliates and independent staff associations, calculates that the total compensation involved could amount to more than £95m. It believes that such a sum is affordable because the pension

fund assets involved stand at more than £500bn.

The TUC's backing for the cases forms part of its two-year campaign to win pro rata rights to pay and conditions for Britain's 5 million part-timers.

John Monks, the General Secretary of the TUC, said employers would have to wake up to the fact that part-time workers should be treated the same as full-timers.

According to the latest Labour Force Survey, there are 5.4m part-time workers in Britain, of whom 4.7m are women. The TUC estimates that only about 850,000 of them are in occupational pensions schemes, but that another 3 million are now eligible.



Not everything at Disneyland® Paris is designed to make you smile.

At Disneyland Paris there's plenty for kids and adults alike: five very different lands, countless rides and attractions and a whole range of interesting facial expressions.

Wonder, excitement, laughter, delight, surprise and even a look of undiluted and overwhelming awestruck amazement - but then what else would you expect from Space Mountain, the 'greatest adventure in the Universe? You are literally fired out of a cannon at the start of an adrenalin-pumping, hair-raising, heart-stopping voyage through the blackness of

space, as you twist, turn and spiral all the way to the moon and back. Alternatively, you could always go for a more relaxed look, as you fly over London with Peter Pan, ride on Dumbo's back or whirl in the Mad Hatter's Teacups. To find out more, send for your free brochure. With winter weekend break prices now lower than ever, it's guaranteed to make your jaw drop.

Disneyland® PARIS
DIRECT
0990 660 660

CALL FOR YOUR FREE DISNEYLAND PARIS WINTER BROCHURE NOW.

To receive your free Disneyland Paris Brochure, send the completed coupon to: Disneyland Paris Direct, FREEPOST, Bristol, BS38 7HN.

Name: Mr/Ms/Miss/Ms: _____

Home address: _____

Postcode: _____ Telephone: _____

From time to time, we may wish to send you additional mailings. If you do not want to receive these, please tick this box ☐

Ref. DM1511

ABTA No. 29853

If you lose your job or are made redundant, the last thing you need to worry about is your mortgage. With a General Accident Direct Mortgage Protection Plan, you won't have to.

These days relatively few people qualify for income support on a mortgage. The ones who do receive nothing for the first two months and then only 50% of their interest payments for the next four months. Even worse than that, if you took out your mortgage after the 1st October 1995, you won't receive a single penny in support for the first nine months.

But it's not all doom and gloom. At General Accident Direct we have a variety of Mortgage Protection Plans. With us the average mortgage holder has peace-of-mind for only £15 a month. Cover lasts a minimum of twelve months and most home owners are eligible, including the self-employed, part-time workers and fixed-term contract workers.

To be eligible you must have been in continuous employment (at least 16 hours a week) for the last 6 months and be between 18-50 years old. For more information call us on the number below.

PROTECT YOUR MORTGAGE
FREEPHONE 0800 121 008
Please quote PRESSING and have your employer's name, address and postcode ready.

Lines open Monday to Friday 9am-8pm, Saturday and Sunday 9am-5pm.

Half all birds and mammals 'extinct within 300 years'

NICHOLAS SCHOON
Environment Correspondent

Tens of thousands of species are already doomed to extinction in the next few years because of humanity's destruction of their habitats, warns a United Nations report published yesterday. It says that 11 per cent of all known mammal species, 18 per cent birds and 5 per cent of fish are deemed to be threatened. Assuming that present trends of over-exploitation of wildlife and clearing of natural habitats continue, half of all the birds and mammals will be extinct within 300 years. It may be sooner, however, for the trends are accelerating.

The grim assessment is made in a 1,100-page report commissioned by the UN Environment Programme and published yesterday at the start of international wildlife protection negotiations in Jakarta, Indonesia.

It accepts that extinctions have always happened since life first appeared on Earth billions of years ago, but points out that today's rate is up to 10,000 times the natural average. The single most important cause is the clearing of forests and other natural habitats for timber and crop production.

While 38 birds and mammals were recorded as becoming extinct in the 210 years after 1600 (when records began), 112 are known to have disappeared in the last 185 years.

The Global Biodiversity Assessment, which more than 1,000 scientists were involved in compiling, says that at least 5,400 animal species and 4,000 plants are known to be threatened. Biodiversity refers to the variety of living creatures, from viruses to blue whales.

An international biodiversity treaty was signed at the Earth Summit in Brazil three years ago, and delegates from dozens of nations – including Britain – are meeting in Jakarta this week to negotiate on measures to implement its aims.

At the heart of the report lies a huge paradox – that only about one-eighth of the total number of species in the world are actually known to science.

There are millions of insects and hundreds of mammals and birds that have not yet been discovered, described and named. The number catalogued is put at 1.75 million, but the new report's latest "guesstimate" for the total living on Earth is 13 million. The great majority of species are on the brink of extinction, or

already extinct, are therefore uncharted. But their loss could ultimately be a threat to humanity for several reasons, the report warns. Wild species are still needed to develop new drugs and new crop varieties. And certain species play a key role in preserving habitats and preventing soil erosion.

At the opening of the conference, Indonesian vice-president, Try Sutrisno, told delegates that poor countries needed more funding from wealthy nations if they were to honour the biodiversity treaty.

"There is a need to look for other financial resources," he said. "This is particularly true in view of the fact that developing countries have foreign-debt problems which tend to get more serious and complicated."

Delegates said they had yet to agree a mechanism to fund proposed conservation work. Biodiversity projects are currently funded by the Global Environmental Facility, which is managed by the World Bank, and granted to countries upon request.

But developing countries say that the funds, which stand at about \$2bn (£1.3bn) for 1994-97, are too small and that procedures for disbursement are too slow.

Forestry land sales: Ministers accused of failing to protect ramblers' rights



Out of step: Dennis Parkes and his dog Moss in Cotgrave woods, where walkers are now confined to public pathways

Photograph: Keith Dobney

It's hard to get into the woods today

STEPHEN GOODWIN

Walkers have lost a freedom to roam over 136 square miles of woodland since 1991 despite repeated ministerial pronouncements on safeguarding public access to land sold by the Forestry Commission.

Piecemeal privatisation of Britain's forests has been underway since 1981, but some sales have led to "Private, Keep Out" notices replacing the informal open access practised by the commission.

Government figures show that of the 35,333 hectares of woodland sold since agreements were introduced in October 1991 – an area roughly the size of the Isle of Wight – only 506 hectares (1.4 per cent) has been safeguarded.

Access agreements cover just

23 of the 658 individual woods sold – six out of 185 in England, 16 out of 253 in Wales and only one out of 220 in Scotland.

The loss has been felt most acutely in lowland England. Highlighting the figures in a speech in Hamilton last night, Kate Ashbrook, chairman of the Ramblers' Association, said that the public had been badly let down by the Government: "Its policy of protecting access is a complete shambles."

She called for a complete halt on sales and urged the forestry minister and Secretary of State for Scotland, Michael Forsyth, to "get out of his office and into the woods to see for himself the disastrous arrangements his predecessors have made".

The absence of an agreement does not necessarily mean that new owners put up the keep-out

notices. And a good many of the lots sold are uninspiring plantations which attract few, if any, walkers.

Institutional owners, such as pension funds, are generally more content to leave access unchanged than local owners or shooting syndicates. Public rights of way through woodland should be unaffected.

Successive ministers have acknowledged the case for further safeguards. Malcolm Rifkind, the then Secretary of State for Scotland, told the Commons in July 1994 that "millions" of people enjoyed access to Britain's forests and there was a widespread desire for access to be protected. Mr Forsyth will soon endorse revised guidelines including a presumption against sale of woodland unless access can be guaranteed.

Civil servants warned in a review last year that without primary legislation it would "remain at best a bureaucratic system" providing only site by site protection. Councils are often reluctant to take on the administrative burden of agreements.

The commission is under pressure to meet a government-set target of £20m from land sales this year or 15,000 acres of woodland. However, its last annual report admits that controversy over access has curtailed the sales programme.

Currently 108 publicly-owned woods are up for sale but only 12 carry any guarantee of continued public access. In England an agreement is attached to just one of the 52 woods on offer – the 41-hectares of Old Park wood in South Yorkshire. Significantly it has been stuck on the market for two years.

Cotgrave wood, south-east of Nottingham, is a classic example of where a traditional freedom has been lost.

Since its sale by the Forestry Commission in 1983, the 150 acres of mature woodland, mainly conifers, has passed through two institutional owners and is now in the hands of a family trust.

Local walkers, who are now confined to public rights of way, complain of a hostile attitude from a shooting syndicate, a tenant of the Loveday Trust.

Paddy Tipping, Labour MP for nearby Sherwood, who discovered the figures in a Commons written answer, was ordered off woodland by a gamekeeper while out walking with his family last winter.

Species under threat

Threatened	Endangered	Vulnerable	Rare	Indeterminate	Total
Mammals	177	199	89	68	533
Birds	188	241	257	176	862
Reptiles	47	88	79	43	257
Amphibians	32	32	55	14	133
Fishes	158	226	246	304	934
Invertebrates	582	702	422	941	2,647
Plants	3,632	5,687	11,485	5,302	26,106

Source: World Conservation Monitoring Centre



Doomed species: three of the world's 20 most endangered animals. From left, there are 1,500 giant pandas left in China; just one solitary wild Spix's macaw in Brazil (and 30 in captivity); and a few hundred Kemp's ridley sea turtles in the west Atlantic.

INTERROGATE YOUR CURRENT ACCOUNT

Will you give me credit interest of up to 5% gross p.a.?

Can I pay bills or check my balance at any time of the day or night?

Will you give me low overdraft rates with no monthly fee?

Will you provide me with a £100 cheque guarantee/debit* and cash card?

It's a simple decision. If your current account can't say 'yes' to the questions above, it's easy to switch to one that can.

With the Alliance Account from Alliance & Leicester, you have control of your money, 24 hours a day, 365 days a year. If you want to pay a bill at midnight or check your balance first thing in the morning, just pick up the phone.

24 hour telephone banking

Our friendly, efficient staff are ready to take your call around the clock so you'll never talk to a machine. And you have access to your account through a network of nearly 400 branches and 8,500 LINK cash machines.

It's simple to switch

If your bank account can't come up with the right answers, switching to the Alliance Account is easy – we'll even help you transfer direct debits and standing orders. For

more details, call us free on 0500 95 95 95 or complete and return the coupon below.

*Subject to status

0500 95 95 95

Please send me more information about the Alliance Account from Alliance & Leicester.

Mr/Ms/Miss/Ms _____ Initials _____

Surname _____ Address _____

Postcode _____

Tel. No. (Home) _____ (Work) _____

Date of birth _____

Are you an Alliance & Leicester customer? ☐ Yes ☐ No

Return to: Alliance & Leicester, Building Society, Freeport (LS 9 4SL), Leeds LS2 8AL.

ALLIANCE LEICESTER

NIA

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

ALLIANCE LEICESTER

NEW IMPROVED SERVICE - SAME LOW PRICE

From just £29

the RAC

covers you in any car.

Membership of the RAC still starts at just £29 – but now your basic cover offers even more benefits.

■ **RAC Rescue** covers you, not your car. So now you can call on us whenever you need fast roadside assistance, even when you're simply a passenger in someone else's car.

■ **Roadside Rescue.** In more than 8 out of 10 cases, our patrols can fix cars on the spot. Otherwise, they'll tow you to a nearby garage, free of charge.

■ **Accident Service.** A free courtesy car, free legal advice, plus we'll deal with your insurers.

■ **Theft and Vandalism Cover.** If your car's stolen or can't be driven because of vandalism, we'll get you home and recover your car, too.

■ **Battery Assist.** A new battery on the spot.

Whatever service you use, callouts and our labour are free – you only pay for parts.

You can also tailor your cover to meet your needs, with the option to take out Joint and Family Cover or add our 'At Home' service.

Don't wait until you break down. Find out how to join the RAC today.

PHONE FREE TODAY ON
0800 029 029
OR INTERNET
<http://www.rac.co.uk/>

AND QUOTE SS15423/XX

FREE
ROAD ATLAS
RIP £6.99



YES – I want to join the RAC. Please tell me how I can join from just £29:

Mr/Ms/Miss/Ms _____

Address _____

Postcode _____

Telephone _____

Send to: RAC Rescue, FREEPOST, Bristol BS38 7AU. (No stamp needed.)

*Rescue costs £29 if you pay by Continuous Credit Card Authority or Direct Debit. All prices include an enrolment fee. Phone lines open Monday – Friday 9am – 8pm, Saturday 9am – 5pm, Sunday 10am – 4pm.

ST10048515412/XX



IT SAYS YOU'VE ARRIVED



Highly strung: Christie's is to offer this violin, dated 1736, by Omobono Stradivari, son of the legendary Antonio. Known as the "Doria" after the family that owned it in the 19th century, it is expected to realise between £400,000 and £600,000 in London today Photograph: John Voos

Disabled people to be given cash to buy their own care

NICHOLAS TIMMINS
Public Policy Editor

Local authorities are to be given powers to provide disabled people with cash rather than care in a change heralded as "risky and scary" but as potentially significant as GP fund-holding.

Legislation to be announced in today's Queen's Speech will allow councils to give the disabled cash with which to buy their own packages of care, rather than providing them with services direct under care in the community.

The idea has widespread backing among organisations for the disabled and may in time be extended to the elderly and the less severely mentally ill.

The change marks a watershed for a system in which - with

a few exceptions - the provision of money has been the responsibility of central government through social security since 1948. Local authorities, outside Scotland, have been limited to providing direct services and are debarred by law from providing cash. The chief exceptions have been small grants to help children and families.

Roy Taylor, director of social services for Kingston, an authority which pioneered direct payments to the disabled before discovering that they were unlawful, said it would make "a fantastic difference to people with disabilities, allowing them to become their own care managers. It will give them control of the services they want to buy and all the evidence is that it will provide better value for money."

As a change to the way care in the community is run, it is "a risky and scary but as potentially exciting as GP fund-holding", Denise Platt, director of social services with the Association of Metropolitan Authorities, said.

The move was signalled last year by Virginia Bottomley when Secretary of State for Health, who said the scheme would initially be limited to a relatively small group, probably those disabled people who are able and willing to manage their care.

Despite the legal bar, a growing number of local authorities have been circumventing the law in recent years by making payments through third parties - providing grants to local vol-

untary organisations who then make cash grants to individuals.

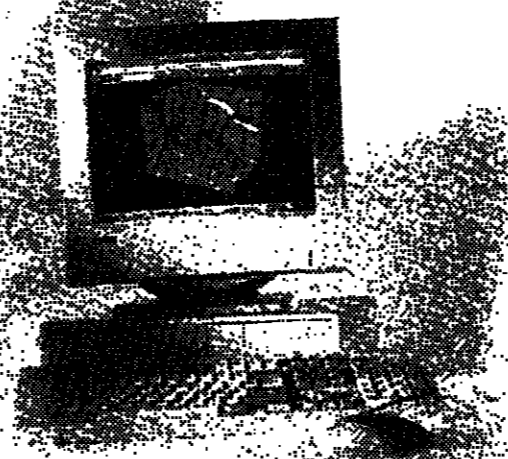
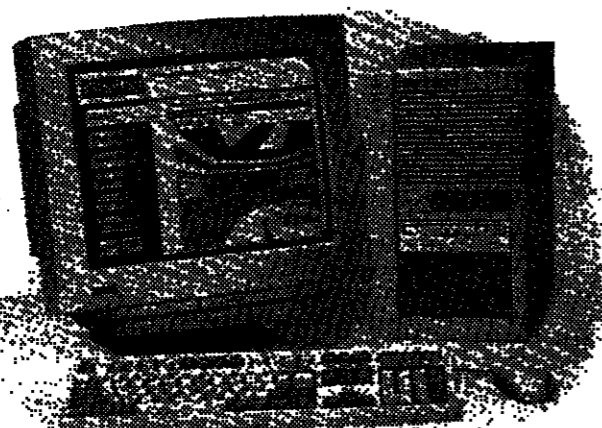
Most disabled people use the money to buy the time of personal assistants, choosing the hours they want covered and the other services they need. A study undertaken last year by the Policy Studies Institute (PSI) for the British Council of Organisations for Disabled People found that those who handled the cash themselves bought care more cheaply and efficiently than when social services provided the services direct - and reported higher levels of satisfaction. Only 40 per cent said they had unmet needs, against 80 per cent of those receiving allocated services.

Worries that carers could be exploited by those for whom they work - and vice versa - remain, although Mr Taylor said there was sufficient experience now to overcome such problems.

Local authorities will resist any attempt by government to debar the disabled from buying council services with the cash and insisting that the money is spent in the private and voluntary sectors. They are also anxious that the grants should not become a substitute for social security benefits for the disabled.

Local authorities, however, say that talks with the Government on details of the scheme have gone well and that they are in favour of the scheme in principle. The PSI suggested that 90 per cent of local authorities would make direct payments once the law allowed it.

If it were a matter of just one good PC-review, just one award, we wouldn't think it's worth a whole ad.



But Celebris and Venturis are different.

Just take a moment to read what some of the world's most respected computer



pentium

publications have to say about the technical excellence and great value for money

desktops of a PC company which is less than 3 years old.

But then, what would you expect from

a company that has been at the leading edge of computer technology for as long as computers themselves have been around.

No matter what business you are in, can you afford to ignore the hottest PC's on the market today? To find out more, please call 0345 227 228 or check out the Digital PC internet address:

<http://www.pc.digital.com>

digital
PC



Microsoft Windows 95

"VENTURIS
SLIMLINE DESKTOP
IS A MARVEL
OF MODERN DESIGN."

Windows Magazine,
November 1995

"VENTURIS PERFORMANCE RATES
WITH GREAT WINDOWS MARKS WITH TOP
GRAPHICS AND HIGH DISK SCORES."

PC Computing, June 1995

"DIGITAL WINS
A GOLD AWARD FOR
PRODUCING A
STATE-OF-THE-ART PC
AT A COMPETITIVE PRICE.
THE CELEBRIS GL5120ST
IS IDEAL FOR RUNNING
32-BIT APPLICATIONS"

PC User,
September, 1995

"DESIGNED TO RUN
WINDOWS 95 OR WINDOWS NT,
THE CELEBRIS GL5120ST
BOASTS A FEATURE PACKED
SPECIFICATION WHICH PLACES IT
AMONG THE SWIFTEST PCs
IN EXISTENCE."

PC User, September, 1995

Couples compete for chance to be married on TV

MARIANNE MACDONALD
Media Correspondent

ITV yesterday defended its decision to use a game show in which engaged couples compete to get married on air as a key weapon in its battle for Saturday night ratings this winter.

The *Shame Richie Experience*, to start in March, will be a family show in which "the act of marriage is totally sacrosanct", Marcus Plantin, ITV's network director, said as he announced the winter schedules.

But industry observers believe the series represents a new low for ITV. "Tacky, tacky, tacky," one senior BBC insider said.

A spokesman for Granada said yesterday that all the contestants had been chosen, and recording was due to start in the new year.

Each week, three engaged couples will battle for the privilege of being married by a registrar in a hospitality suite at Granada's Manchester studios, with the reception held in the Rover's Return on the *Coronation Street* set. The successful couple also wins a free honeymoon.

The August pilot featured competitions such as "Getting to Know You", in which the would-be brides were tested about their partner's underwear. Other tests included questions about the most unusual

place that the couples had "made whoopee".

One contest involved the women, dressed as jockeys, sitting astride a mechanised hen fixing eggs which their fiancés - dressed as stags - tried to catch in their mottos. In another game, the women kissed men sporting false beards in an attempt to identify their partners.

Mr Plantin defended the show, saying: "It will be constructed in such a way that there really can't be any sense of bad feeling about what we believe that act of marriage to be."

Executives at the ITV network centre also revealed belief which will surprise some viewers - that they did not believe the channel was offering enough police shows.

Nick Elliott, controller of drama, said that while he felt that hospital themes were at saturation point, he would like more police drama. "We have lost, or are losing, *Cracker*, *Prime Suspect* and *The Chief*. We are making many fewer police shows than two years ago," he said.

New dramas on ITV this winter include *Call Red*, featuring a helicopter rescue team, *Bodyguards*, a one-hour drama, *Thief Takers*, set in the Metropolitan Police's armed robbery squad, and *The One That Got Away*, the true story of a Special Air Service patrol behind enemy lines during the Gulf war.

DAILY POEM

Dhows

By Alan Ross

Slide like brown swans
Through seas of half-set gelatine,
Zawadi in gold letters below
A bowsprit ringed like a goose.

Peaked as nuns' coifs sails
Shelter dreams and hookahs,
Where heat-dazed, half-alive,
We squint at dazzle.

The same dhows that lolled once
Off Bombay islands, crews swarthy
And staring, and the long voyage
Out of childhood and empire

Just begin. Such swaggering boats,
Elegant in lift and bill,
An aromatic presence that yearly
Shed familiarity, became triely exotic.

Alan Ross was born in Calcutta in 1922 and spent his childhood in Bengal, his first experience of Britain being when he was sent to school here at the age of seven. He was educated at St John's College, Oxford, and after the war worked for the British Council and subsequently for the *Observer* newspaper, where he was cricket correspondent from 1953-1972. Since 1961, he has been editor of the *London Magazine*. He has published a number of poetry collections, including *Death Valley* (1980) and two well-received volumes of autobiography, *Blindfold Games* and *Coastwise Lights*, of which his poetry collection *After Pusan* (Harvill, £9.99), from which this poem is taken, is the final triptych.

0345 227 228

هذه هي الامور



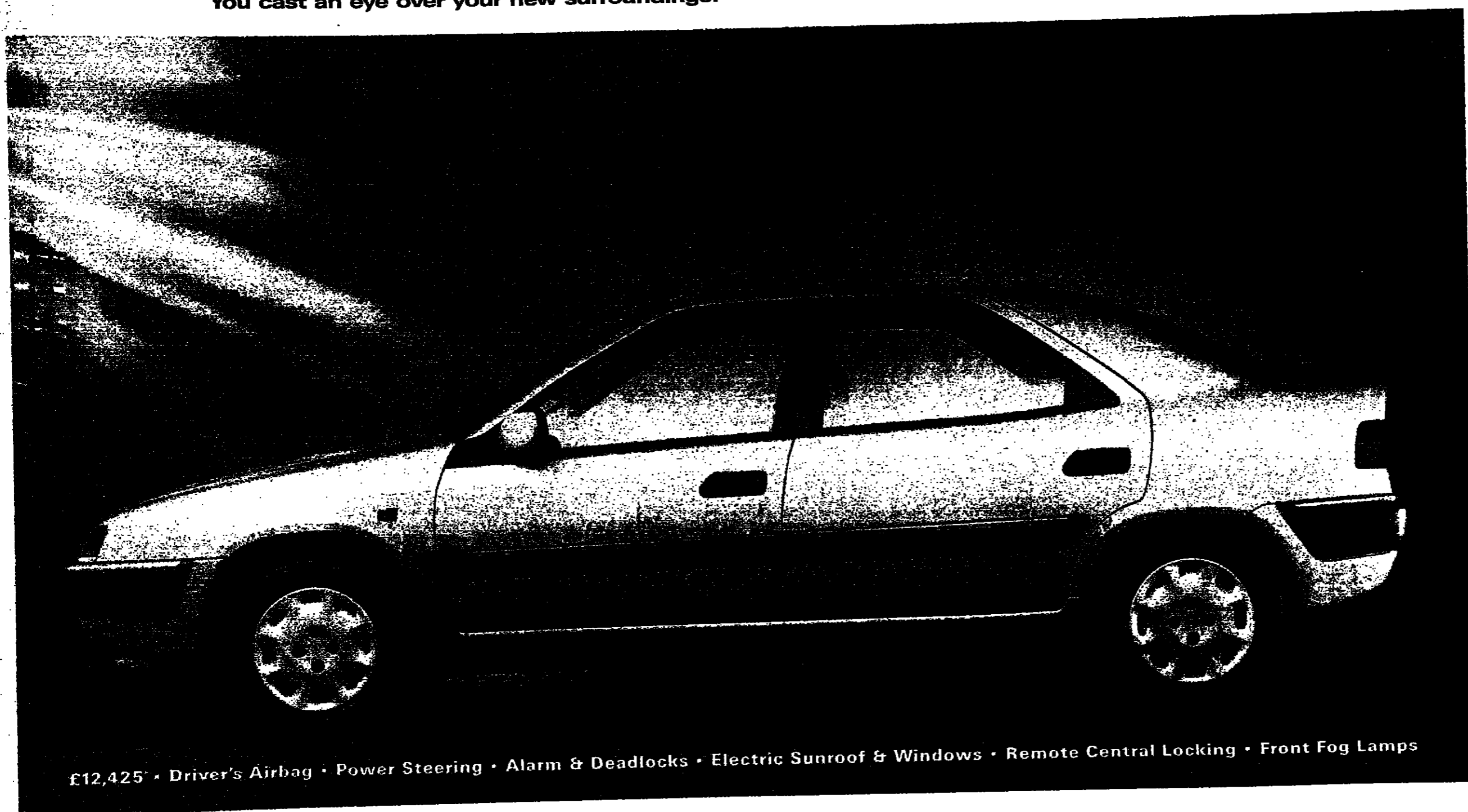
15
198

You'll be captivated but not held to ransom.

You stroll into the showroom, little knowing what fate has in store.

Suddenly, you're confronted by the striking profile of the Xantia Dimension.

You're stunned. You're ushered inside and the door is closed firmly behind you. Silence. You are alone with your thoughts. You cast an eye over your new surroundings.



£12,425* • Driver's Airbag • Power Steering • Alarm & Deadlocks • Electric Sunroof & Windows • Remote Central Locking • Front Fog Lamps

Velour upholstery, remote control RDS stereo, electric sunroof and metallic or pearlescent colours.

You anticipate unreasonable demands. But no. £12,425* for a Xantia Dimension with the new 1.8i multivalve engine. Or £13,410* for the 1.9 Turbo Diesel.

You're free at last to savour anew the open road, with the Xantia's acclaimed performance and roadholding to help you on your way.

To effect your release at the earliest opportunity, call 0800 262 262 now for details of your nearest Citroën dealer.

The sooner you open negotiations the better.

CITROËN XANTIA DIMENSION
NOTHING MOVES YOU LIKE A CITROËN

CAR FEATURED XANTIA 1.8i MULTIVALVE DIMENSION (12,425) *ALL PRICES ARE EX-WORKS AND INCLUDE VAT BUT EXCLUDE ON THE ROAD COSTS OF £534.25 FOR NUMBER PLATE DELIVERY AND 50% MONTHS' ROAD FUND LICENCE. FOR EXPORT/VA-4 FREE SALES CONTACT CITROËN, BERKELEY SQUARE, TEL 0171 629 8816. PRICES CORRECT AT TIME OF GOING TO PRESS

Cromwell Street trial: Court told the core of the prosecution case rests on the relationship between 'a truly perfect couple'

West 'involved up to her neck in killings'

WILL BENNETT

Rosemary West was involved "up to her neck" with her husband, Frederick, in the nine Cromwell Street killings, Winchester Crown Court was told yesterday.

"Frederick and Rosemary West were in it together and on that basis you can be sure that these allegations are proved," Brian Leveson QC, prosecuting, said in his final speech to the jury. He said Mrs West also killed Charnaine West, eight, daughter of Rena, her hus-

band's first wife, while Mr West was still in prison.

Mr West's claims in taped interviews with police that his wife had not been involved were described as "absolutely worthless" by Mr Leveson who said he had repeatedly lied to detectives. Mrs West, 41, denies murdering 10 girls and young women whose remains were found at the couple's house at 25 Cromwell Street, Gloucester, and at their previous home. Mr West who was charged with 12 killings was found hanged in his prison cell on New Year's Day.

Summing up the prosecution case yesterday Mr Leveson said: "We have all every one of us travelled to a place which plumbs the depths of human depravity where we have been forced to consider what human beings can do to one another."

"Rosemary West would have you believe that she saw no evil, that she heard no evil and she spoke no evil. We submit that this flies in the face of all common sense. At the core of this case is the relationship between Frederick and Rosemary West, what they each knew about

each other, what they did together, what they did to others and how far each was prepared to go. Much of what follows can be explained in the context that both were obsessed with sex."

Mr Leveson said Mrs West was "intelligent, tough and resourceful" but that her memory of events at the centre of the case had been "extremely selective". Describing the couple's relationship he said: "The picture from all the witnesses is that not only were they a devoted couple but also you may think

she was the strategist... Mr and Mrs West were truly perfect together. I can only start to show what a liar he was, how devoted he was to Rosemary West and how he protected her. What I cannot do is by doing this in the most effective way which is by asking him questions to which he has no answer.

"His death was the greatest gift he could give her and that is exactly what he said," Mr Leveson told the jury.

Mr Leveson said that the relationship between Mrs West and Charnaine West, whose re-

mains were found at the Wests' former home at 25 Midland Road, Gloucester, "was marked by aggression and antipathy."

"The Crown contend that the evidence points conclusively towards Mrs West having been responsible for her death," said Mr Leveson, and added that if the jury accepted the evidence of Caroline Owens, who described how she was abducted and sexually assaulted by the Wests in 1972, "she does provide the blueprint for all that was to follow."

Describing the killings of the

victims found at 25 Cromwell Street Mr Leveson said: "Nine times were remains hidden in the grounds of Cromwell Street, nine times. The cleaning up operation alone we submit establishes that Rosemary West was up to her neck in what was going on. Rosemary West is trying to hide behind Frederick West to cover up her part in the abuse and death of these girls. We submit that there is no doubt that Rosemary West was involved in violently sexually abusing them. We submit that from that evidence you can and ought to con-

clude that she herself intended that each of these girls should die... or at the very least suffer serious bodily harm."

Mr Leveson said that at the very least Mrs West was a party to the killing of Shirley Robinson, a lodger who was pregnant by Mr West, even if she did not actually kill her herself. He also told the jury that Mrs West had constantly changed her story about the disappearance of her daughter Heather, whose remains were found at Cromwell Street.

The trial continues today.

Quality of life enters the balance sheets

Cost of tranquillity: Expansion of official figures to embrace 'environmental evaluation' could trigger pricing frenzy

JAMES CUSICK

It is not enough for the Government to publish bare economic statistics to indicate whether the nation is progressing or declining. Now we are entering the world of "environmental valuation".

The Department of Transport has published newly collated research on tranquillity - a factor previously regarded as "unquantifiable" - and fringe economic organisations are now predicting an opening of the official floodgates for other "quality of life" measurements.

In the DoT's review, which is being used as the starting point for further study, the growth of "environmental evaluation" is acknowledged as about to ex-

pand. Noise, local air pollution, global warming and the costs of transport were all discussed in the Government report.

The entry of the Government's own statistical bureaucracy into a field still arguing about the merits of putting a price on such factors as happiness, stress, fear and even hope and expectation, brought praise from the New Economic Foundation (NEF), one of the groups which argue that new forms of assessment are urgently needed as the millennium approaches.

The head of the NEF's indicators programme, Alex Macgillivray, said: "Now that tranquillity has been given a value, maybe happiness is next." The NEF argues that with concern over the quality of life, the

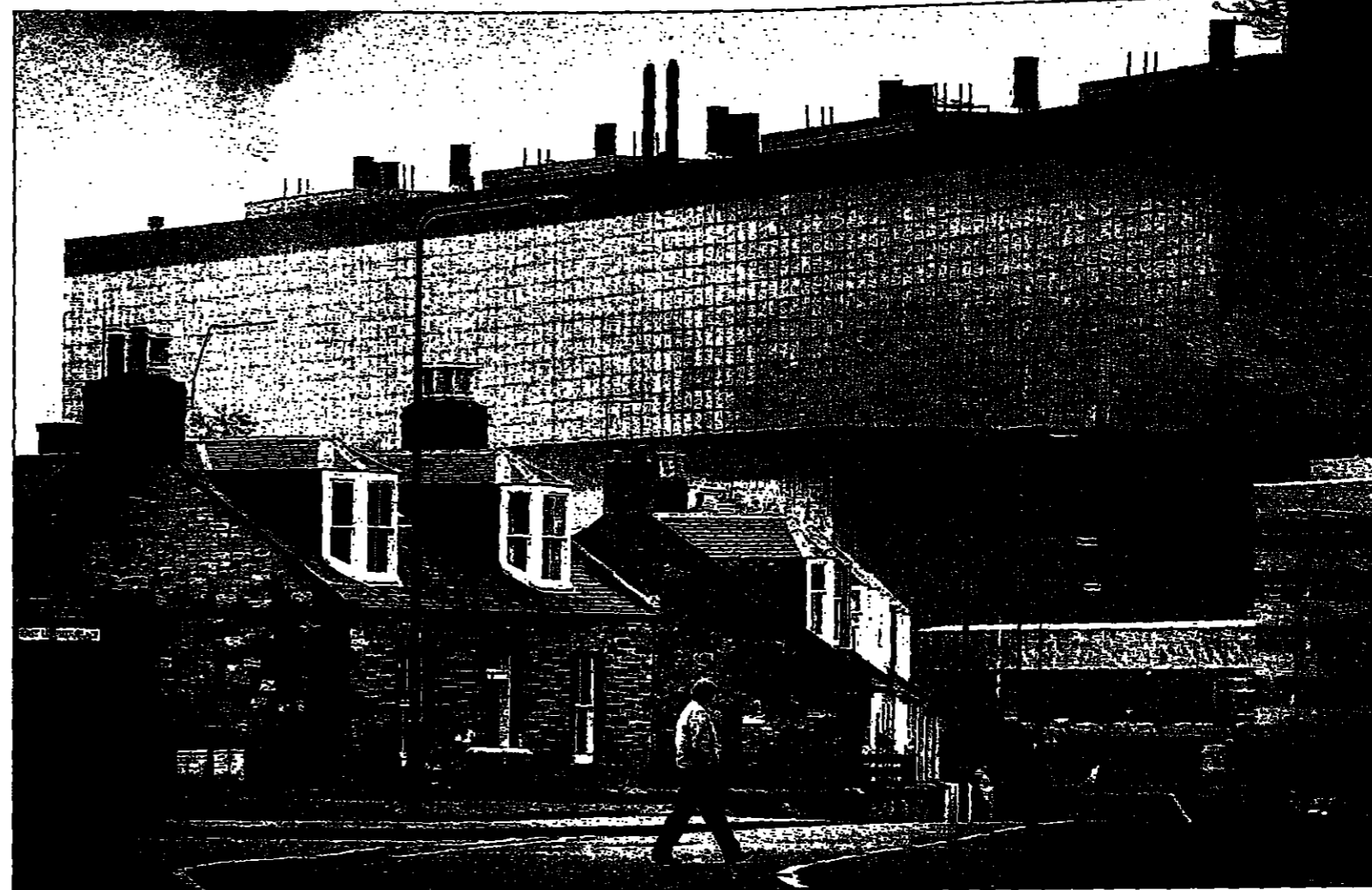
old-style gross national product measurement of monetary flow is misleading and offers no guide to the state of the environment.

Mr Macgillivray, describing the controversial field of environmental evaluation, said: "There are basically two camps. One group, such as those headed by Professor David Pearce at University College London say you should measure everything. The other school, with advocates like Michael Jacobs at Lancaster University, say there is inherent danger in quantification."

This group, he said, worried that if a factor could not be measured, such as happiness, it would be discarded as meaningless or less important. Sexual satisfaction could fall into this category.

The NEF says that by focusing on GNP some factors are just not accounted for. Health, individual well-being and collective security are ignored by conventional economic statistics.

By using an Index of Sustainable Economic Welfare (ISEW) the NEF believes it has a pragmatic way of measuring quality of life. "We now need to open up this field of study. The DoT's published report this week essentially begins the debate," said Mr Macgillivray.



Living in a shadow: The coastal village of Cokenzie in Lothian is dwarfed by the looming power station

Photograph: Colin McPherson

In the latest NEF survey, gains in personal income are alleged to have been cancelled out by increasing levels of social and environmental damage. The annual cost of water, air and noise pollution is estimated at

around £22bn. This is set against GNP and regarded as "waste" by the NEF.

The environmental cost of commuting is estimated by the NEF at £168 per year (double the figure of 20 years ago); the

cost of air pollution is put at £316, water pollution at £58, noise pollution at £18, and the cost to each individual of depleting non-renewable resources such as North Sea oil is put at £1008.

Long-term environmental damage is said to cost each individual an annual £1,405. The cost of ozone depletion, put at £227 a head at the beginning of the Seventies, is now estimated at £876.

The personal levels measured by the NEF survey were described as "conservative" by the researchers. The cost of commuting or noise pollution in a densely populated city such as London or Birmingham may need to be doubled to reflect the realities of urban life.

With building societies currently estimating the average cost of a home at £61,000, similar techniques of environmental compensation could be used to evaluate previous "unanalysables". If the house price

fell - due to destruction of a good view, increased levels of litter, bad neighbours, rising crime rates and accompanying higher levels of stress, depletion of local facilities such as shops or recreation - the "damage" to the price could thus be given as a percentage of the figure.

One building society told the Independent that such measurements were now being considered and could be used to indicate improvements or decline that backed up more than just the "bare price" of a home.

Looking into the future, Mr Macgillivray said: "It may be that in 2020 we will hear news readers leading programmes with government statistics on happiness and satisfaction. The first step has now been taken."

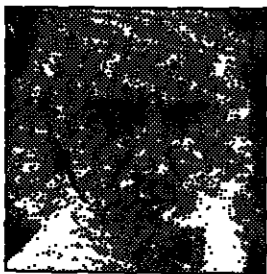
ADVERTISEMENT

NISSAN BOSSES PRAISE 'EXEMPLARY DETECTIVE WORK'

YARD 'TRIUMPHANT' AS NISSAN HEIST'S MR. BIG IS APPREHENDED IN SPAIN

The evil megalomaniac who masterminded the abductions of over 6,000 new Nissan Almeras is behind bars.

Just three weeks ago Count De Leboyer orchestrated the dramatic heist of a Nissan cargo ship off the coast of Spain in which over £50 million worth of brand new Almeras went missing. Police captured the Count at his Spanish hideaway yesterday after working on information received from his number two, the Marquis De Brieve. The Count showed no remorse for his crimes. 'Je ne regrette rien' he told reporters.



Count De Leboyer: unrepentant

Meanwhile, in dawn raids across Britain, police arrested over fifty wealthy aristocrats who were recruited by the Count to continue his campaign of terror here at home. A spokesman told reporters "The Count had friends in very high places over whom he exerted an inordinate amount of influence. They were like pawns in his hands". New Almera owners have been living in constant fear for the safety of their

cars since the first disappearance in Britain almost two weeks ago. Since then nearly 1,000 new Almeras have gone missing. The favourite technique used by the abductors involved posing as parking officials and towing legally parked cars away.

Police have now recovered nearly all the missing Almeras from the Marquis De Brieve's private island in the Aegean. They will be returned to their rightful owners over the next few days. A Nissan spokesman told reporters "To say we are relieved is an understatement. Thanks to exemplary detective work all new Almera owners can sleep easy in their beds".

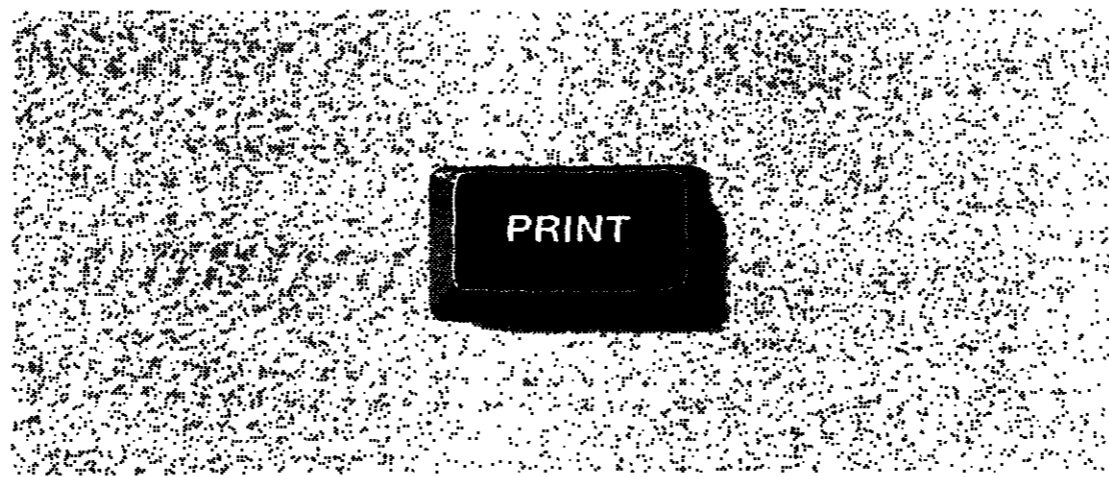
The Almera was launched to great acclaim on October 19th and boasts levels of comfort and technology not normally associated with a family hatchback. The Almera's highly innovative Multilink Beam Suspension system was like a thorn in the Count's side, a police spokesman told reporters. "He resented the fact that ordinary people could afford a car that offered driver enjoyment without sacrificing passenger comfort and hatched an elaborate plot to get it off the streets".

Nissan have announced that the new Almera is now readily available from showrooms all over the country. Anyone wishing for more information should call 0345 66 99 66.



Nissan boss: praises Yard

Just what you always wanted.
A one key typewriter.

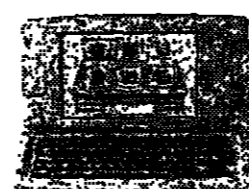


Tired of overflowing waste paper baskets every time you attempt to type a letter? The Sharp Font Writer can help save your time as well as your sanity.

Like the typewriter it has a keyboard, but that's where similarities end. With its easy to read LCD screen you can check your document then send it through the built-in printer.

So even if you've made a few mistakes you won't be up to your eyes in waste paper.

And we've put it all into one compact



Font Writer
PERSONAL WORD PROCESSOR

box, making it easier to take anywhere. All you have to do is plug it in.

Sounds simple? Wait until you see how effortless it is to use. Just type, spellcheck and print.

Not only does it come complete

with its own word processing and spread sheet software, should you ever want to transfer files to your IBM compatible PC you can convert them effortlessly to WordPerfect or Lotus 1-2-3 format.

So if you're fed up of re-typing every time you make a mistake, correct them once and for all.

Use a Sharp Font Writer.

SHARP
INTELLIGENT THINKING

AVAILABLE FROM • BOOTS • WH SMITH • ARGOS • DIXONS • RYMAN • JOHN LEWIS PARTNERSHIP • PERSONAL BUSINESS CENTRES AND OTHER RETAILERS.
FOR FURTHER INFORMATION, PLEASE CALL 0800 262958, QUOTING REFERENCE #PW7

UNSECURED PERSONAL LOANS

Our rate
is now down
to its
lowest ever

13.8% APR

and that's our new unsecured Personal Loan for the lowest rate of 13.8% APR. Rates are subject to credit checks. Rates are subject to credit checks. Rates are subject to credit checks.

or disposable Personal Loans from £5,000 to £10,000. 13.8% APR.

or unsecured Personal Loans from £500 to £4,999.

HAMILTON

Direct Bank, a division of HFC Bank plc, an authorised institution under the Banking Act 1987, Registered Office: North Street, Winkfield, Windsor, Berkshire SL4 4TD. Registered in England No. 1117305.

To take advantage of our lowest rate ever, call now on

**FREEPHONE
0800 85 0800**

(Monday to Friday 9am to 5pm)

*13.8% APR is available on loans from £5,000 to £10,000. Loans for business or similar purposes are excluded. Rates are subject to credit checks. A written quotation of our credit terms is available on request. All loans are subject to credit checks. You must be aged 21 years or over and on receipt of a regular income.

This offer is not available in HFC Bank branches. Hamilton Direct Bank, a division of HFC Bank plc, an authorised institution under the Banking Act 1987, Registered Office: North Street, Winkfield, Windsor, Berkshire SL4 4TD. Registered in England No. 1117305.

US hopes for Bosnia deal by next week

TONY BARBER
Europe Editor

US officials expressed confidence yesterday that the Yugoslav peace talks in Ohio could end in a peace settlement by next week despite continuing disputes over Sarajevo's status and other Bosnian territorial issues.

"It's conceivable we can make tremendous progress and end it this week. It's also conceivable it could go into next week," said Nicholas Burns, the State Department spokesman.

He was speaking as the Secretary of State, Warren Christopher, flew to Dayton, Ohio, in an effort to inject momentum into negotiations between Serbia, Croatia and Bosnia's Muslim-led government. One US official said territorial issues had eclipsed constitutional

questions as the biggest obstacle to a Bosnian agreement, but other sources close to the talks said problems had arisen over the role of a future constitutional court in the republic.

This dispute relates to the wider question of how much power should be vested in central Bosnian government institutions and how much should be devolved to the republic's two component parts, the Muslim-Croat federation and a Bosnian Serb entity. The Bosnian Serbs want central institutions to possess only a bare minimum of power, while the Muslim-led government is concerned that if the centre is too weak, Bosnia may suffer permanent partition.

In the case of Sarajevo, constitutional and territorial matters are intertwined, as the Bosnian Serb ambition to divide the city would diminish the authority of the central gov-

ernment. US negotiators support the Muslim position that Sarajevo should not be divided.

While drawing up territorial maps, the three delegations from former Yugoslavia are working on the basis that the Muslim-Croat federation will comprise 51 per cent of Bosnia and the Serbs 49 per cent.

Acceptance of this broad principle still allows much scope for disagreement. For example, the Serbs insist on a secure corridor around the northern town of Breko so that Serb-held lands in northern and eastern Bosnia are well connected. But the Bosnian Croats are said to be challenging the Serb position in northern Bosnia by insisting that the town of Orasje, on the Sava river, should remain in Croat hands.

While taking care to play down hopes of a sudden breakthrough this week, US officials

are clearly making preparations for the announcement of a peace deal. Robert Gallucci, an ambassador at large who handled recent nuclear negotiations with North Korea, has been in Dayton discussing how to implement a peace accord with the three delegations.

Another visitor to Ohio has been David Lipton, an Assistant Treasury Secretary, who is dealing with post-war financial

arrangements in Bosnia. State Department officials said on Monday that they hoped a peace settlement could be signed by Thanksgiving, next Thursday.

However, an acute problem for the Clinton administration is the resistance of Congress to the proposed deployment of US troops to Bosnia to patrol a peace settlement. Bob Dole and Newt Gingrich, the

Republican leaders in the Senate and House of Representatives, said in a letter last Friday to President Bill Clinton: "It has become increasingly clear to us that the level of support in Congress for deploying US military forces to Bosnia for peace-keeping is virtually nil."

The Clinton administration wants to send about 20,000 US troops to Bosnia as part of a 60,000-strong Nato force. It

has invested much time and effort in persuading Russia to contribute to the operation and argues that the chances of a stable peace in Bosnia will be slim if Nato forces do not go in.

The Ohio talks have achieved progress on two fronts: an agreement between Bosnia's Muslims and Croats to strengthen their federation, enfeebled by mutual suspicions since its creation in spring 1994, and an

accord under which the Serb-held region of eastern Slavonia will return to Croatian rule within a maximum of two years.

Already, however, there are signs that the Eastern Slavonia agreement is fraying at the edges. Local Serbs interpret the deal as granting them potential autonomy from Zagreb, while Croatia's government says the accord makes no such promises.



Spoilt for choice: A women surrounded by cabbages at the market of the frontline Muslim-held town of Travnik, central Bosnia. Photograph: AFP

Portillo alone on Euro-defence

ELIZABETH NASH
Madrid

Britain stands alone in its desire to keep European defence separate from the institutions of the European Union, it was confirmed yesterday. A meeting in Madrid of defence and foreign ministers of the Western European Union, the EU's embryo security arm, ended with scant agreement.

"We must be careful to be clear that the basis of European security is the Atlantic alliance. Other European forces cannot be in competition with that," said the Defence Secretary, Michael Portillo.

"Among the 10 full WEU members, we are in a minority of one," admitted a British official, a view echoed by Spain.

holder of the WEU presidency. Ministers from 27 European countries – including the Baltic states and East European countries – approved a document outlining options for Europe's defence policy to be put to next year's inter-government conference (IGC) that will reform the Maastricht treaty. Consensus on a common conception of European security would have been inconceivable five years ago, the Foreign Secretary, Malcolm Rifkind said after the meeting, and was "a solid and worthwhile achievement".

But the paper, with its three policy options, only summarises the main differences among WEU nations and does not attempt to resolve them. That task will fall to the IGC. Only Britain supports the first option: that

the WEU – which primarily as Nato minus the US and Canada, Britain effectively regards as Nato's European arm – should remain separate from the EU.

The nine other full members want the WEU and the EU to come together, the main difference among them being the speed at which this should occur. Italy, the Netherlands and Belgium are keen to push the pace towards a merger, and favour option three. The rest favour a more relaxed timetable of a progressive subordination of the WEU to the European Council (the biannual meetings of EU heads of state and government) leading to an eventual fusion, which is option two.

But Britain prefers to support the strengthening of relations between the two bodies, what

Mr Rifkind called "a closer partnership", principally "because the European Council contains 15 members, four of whom are neutral, with no defence commitments either under the WEU or Nato," he said.

The WEU should strengthen its operational capacity, its humanitarian role and its relations with Nato, Mr Rifkind said.

"We want the WEU to be an effective defence body," Mr Rifkind stressed that a strong majority of the ministers at yesterday's meeting emphasised inter-government decision-making for all defence issues. There was little danger, the message seemed to run, of the prospect of the Single European Army that Mr Portillo has so forcefully rejected.

MARY DEJEVSKY
Paris

As the French Prime Minister, Alain Juppé, put the finishing touches to his controversial reform of the social-security system yesterday, thousands of people – rallied by France's main trade unions – marched through the streets of the country's larger cities calling for the system to be saved.

The reform, to be presented to parliament today, is designed to bring the system – currently running up an annual deficit of more than 60bn francs (£8bn) – back into balance in 1997.

The biggest demonstration was in Paris last night, where thousands of striking public-sector workers carried giant banners saying "defend our

Sécu", the popular term for the health and social benefits system, to the National Assembly building. Although public transport was less affected by the strike than some had feared, many offices and public buildings were closed for the day.

In Bordeaux, where Mr Juppé is mayor, more than 10,000 people demonstrated, some with banners calling on the Prime Minister to resign.

Yesterday's strikes and demonstrations came against a background of increasing unrest.

Air France cabin staff have been on partial strike since last week, pressing for improved pay and the restoration of previous conditions of service. The internal airline, Air Inter, is also suffering repeated bouts of industrial action.

An all-out strike and sit-in by students at the university of Rouen has been followed this week by strikes in four other major universities: Metz, Toulouse, Aix-en-Provence and Orléans. They are protesting about shortages of staff and resources.

The young unemployed of the suburban estates are also restive. Incidents of joy-riding, arson and stoning of police and emergency workers have been reported almost every night for the past six weeks from somewhere in France.

As if this were not enough, small shopkeepers and craftsmen are also seething. A demonstration organised by the CDCA, the inheritor of the Poujadiste tradition of anti-state and anti-tax militancy, in Bordeaux two weeks ago injured

dozens of police and caused millions of francs of damage.

Yesterday, a new and damaging split emerged on the political right in the argument on reform. The Gaullist RPR party, of which Mr Juppé is titular head, held a special meeting to try to minimise divisions when the social security reforms are put to a government vote of confidence later today.

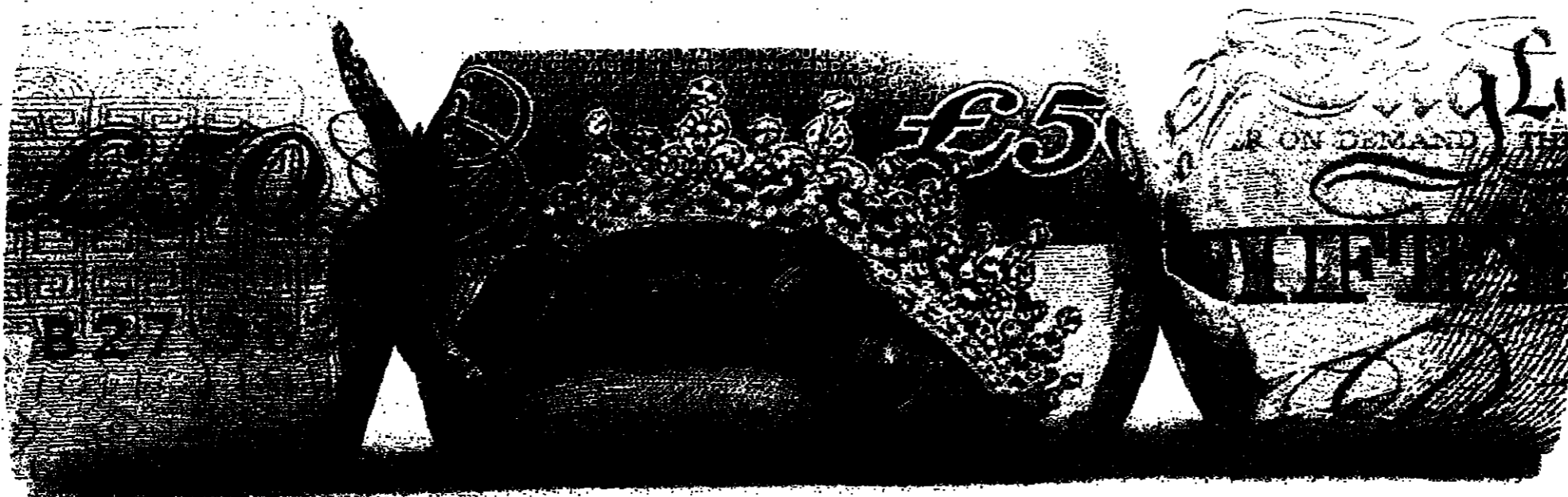
At the meeting, the former prime minister, Edouard Balladur, and his supporters – who have argued that spending cuts, not increases in workers' and employers' contributions, were the answer to the deficit – were called upon to show "more reserve and cohesion". Mr Balladur said he claimed the same "right to freedom of expression as the trade unions have".

CELLNET REINTRODUCE

A LONG-FORGOTTEN

SEASONAL TRADITION.

THE CHRISTMAS BONUS.



If you connect to Cellnet before the new year you could get up to £50 back. We're on 0800 21 4000 if you'd like a Merrier Christmas.

THE NET THAT SETS YOU FREE.



international

Clinton vs Congress: Some 800,000 workers sent home early as tug-of-war over finances brings government near to a halt

Uncle Sam puts up shutters

RUPERT CORNWELL
Washington

Hundreds of thousands of US government employees, from social security staff and State Department officials to national-parks rangers and White House chefs, were sent home yesterday, as the impasse over the budget caused the second government shut-down in five years.

In all, about 800,000 "non-essential" workers, more than a third of the federal work force, were likely to be affected by the end of the day, many of them having completed the morning commute to work only to be told within hours to go home.

The only hope lay in new talks between the Republican Congress and Democratic White House on Capitol Hill yesterday in search of a compromise to allow a temporary extension of government spending in the absence of a 1995-1996 budget, now six weeks overdue. The signs from both camps were not encouraging, though both publicly hope the closure will last no more than 24 or 48 hours.

Continuing the megaphone diplomacy by television talk show, Leon Panetta, the White House chief of staff, insisted the Republicans had to "back off a little bit", to which Dick Army,

the House Republican leader and chief lieutenant of Speaker Newt Gingrich, retorted by accusing President Bill Clinton of "vetoing everything we send up there. Quite frankly, I'm discouraged."

So too - to put it mildly - are the vast majority of ordinary Americans, exasperated by the arcane game of political chicken being played out in Washington, which has seen President Clinton veto measures from Congress temporarily to

extend the government's borrowing authority and its ability to spend money, because of "unacceptable" conditions attached to them.

The first difficulty seems to have been navigated easily enough, as Robert Rubin, the Treasury Secretary, announced plans to dip into federal pension funds to meet debt repayments on time and avert a government default on international capital markets. The second, however, was increasingly visible yesterday,

as entire government agencies put up the shutters for want of money to pay staff.

The Labor Department was sending almost every worker home at 1pm. The State Department laid off hundreds of lesser minions, though not those conducting the Balkan peace talks in Ohio. At the White House, the President, deemed an "essential" employee, will still be able to function. But staff in the executive West Wing will be reduced to 90 from 430, and

in the residential East Wing from 70 to under 20. There will be only one chef instead of four, and only one butler and usher per shift.

More seriously, the row is starting to interfere with the President's travel plans. A six-day stay in Japan that was to have started today has been compressed to a weekend sprint of summitry on the other side of the Pacific.

If the impasse drags on, Mr Clinton might have to shorten, or even scrap, his visit to Britain and Ireland, starting on 28 November. Officials resolutely reject suggestions that the White House would welcome an excuse to shelve the trip, given the deadlock in the Northern Ireland peace process.

But any inconvenience will be well worth it for Mr Clinton if, as the polls currently suggest, the public blames the Republican Congress rather than the Democratic White House for the shambles. That can only hamper Bob Dole, the Senate leader and front-runner for the Republican nomination, in his quest for the presidency. With every day that passes, Mr Dole is increasingly aligned in the public consciousness with the unpopular Mr Gingrich, fellow leader of the congressional delegation in the discussions with the White House.



Guards on the White House steps in the hours before the shutdown Photograph: AP

Sorry, Lady Liberty is closed

DAVID USBORNE
New York

"Excuse me. Can you tell us what has happened?" Antonio Bernardino, from Brazil, is confused. He has a ticket for the boat ride to New York's most famous tourist landmark, Lady Liberty herself, and has been queuing on the wharf for 20 minutes. Now he is being told he cannot go.

The explanation - that politicians in Washington cannot agree on a new budget and that there is no money left to run things - does not ease his befuddlement. Rather, it deepens it. "All the money is finished in the United States?" he

asks. "But that is ludicrous."

Mr Bernardino and about 50 other tourists, most of them foreign, who are gathered in Battery Park for the ride to the Statue of Liberty and Ellis Island are unlucky. The two sites, run by the National Parks Service, had started the day open. But as the ferry drew in to take the group on board, the announcement came: "Sorry. Stop. We're closed."

Mike Gilson, from San Francisco, had promised the trip to his five-year-old daughter Sarah. Today they must return home. "She really wanted to see the Lady with the fire in her hand. I guess now we have to find some other attraction in

New York not controlled by the government."

Most baffled is the delegation of businessmen from China in dark suits and with cameras around their necks. It takes them a while to understand that there is no longer any point queuing by the empty ferry. Bao Junlong, the only one with any English, finally gets the picture. "But I paid for my ticket, so the government has money now," he insists.

Finally he gives up, takes a regretful glance at the statue in the distance across the water, and begins to walk back to the street muttering: "And when the Americans come to China, maybe we close the Great Wall."

Back to the futures to cement that special relationship

"Hog butchery of the world", they call Chicago. The slaughterhouse and packaging hub for the meat and vegetables of the Great Plains. The heart of the world's tallest building, the birthplace of the 20th-century gangster. Savagely cold in winter, so hot in summer that 500 were boiled alive one weekend in July. It's a rough, hard, no-frills town. Not what you might call refined.

So what to make of the fact that on Saturday morning 100 people braved the first snows of winter to attend a lecture by a white-haired professor in a grey suit on Ancient Egyptian Erotic Poetry?

The people in the lecture room weren't weirdos. Not closet paedophiles or Egyptology

nuts. They were bankers, lawyers, doctors, housewives, adolescents on an outing with mom and dad, participants in what - on superficial inspection - might be considered an oxymoron, the sixth annual Chicago Humanities Festival, on the theme of "Love and Marriage".

Among the 45 subjects discussed at nine august Chicago venues were "Continuity in Inuit Culture through love and children"; "Love and Death in Italian Opera"; "Lesbians at home"; "Lytton Strachey, Carrington and the Triangular Trinity of Happiness"; "Plato's Symposium"; "Stevie Wonder"; and "Love and Marriage in Pharaonic Egypt".

Erotic poetry in the age of Nefertiti and Ramesses II proved to be some notches

down from Ovid, not to say *Hustler* magazine, on the prudish scale. Professor Lanny David Bell of the University of Chicago's Oriental Institute did his best to inject some fire into the line "I'll lie on my bed perfectly still feigning terminal illness", but only evoked something resembling a sexual frisson from his audience at the mention of the word (imaginatively translated from the hieroglyphics) "nippleberries".

Professor Bell also delivered himself of some interesting pieces of information, complete with accompanying slide-shows. I had not known, for example, that when the magicks and woman-goddesses of the Egyptian royalty took to their chambers they engaged in love-making to the lascivious

CHICAGO DAYS

pleasings of blind men playing the harp.

The question remained, however, what were a hundred Chicago hog-butchers doing spending their morning listening to this stuff when they could have been sitting at home watching the College Football on TV? I spoke to some of them. "Self-enrichment", they said; or "I'm curious to learn about the Old World"; or "I want to expose myself to the possibility of new interests".

You'd have to be a cynic not to be impressed. My experience had taught me to see America as a giant market-place inhabited by people driven, to the ex-

clusion of almost all else, by the imperative to make money and generally get ahead. Here were ordinary Americans absorbing culture for culture's sake, without any hope of material gain.

At the "Plato's Symposium" event, notably, 500 people jammed into a hall to hear a group of actors playing Aristophanes, Socrates and Dionysius discuss the nature of supreme beauty and the dichotomy between earthly and heavenly love.

Stevie Wonder was something else altogether. He walked on stage to a thunderous, all-American welcome at the Orchestra Hall theatre wearing a

West African Technicolor dreamcoat and gold pyjamas. Yet he otherwise kept with the sober theme of the festival.

Another surprising dimension of Chicago that the festival laid bare was that here the Special Relationship remains a force to be reckoned with.

Among those who drew rapid crowds were the British novelist David Lodge, Jonathan Coe and Margaret Drabble. And at the Simpson Theatre, 1,000 people paid \$200 (£129) a head to watch a dramatisation of the divorce trial of Henry VIII and Katharine of Aragon.

Seeking to make historical amends, a real-life Illinois Supreme Court judge and two sets of professional lawyers provided the daughter of Ferdinand and Isabella with a

chance to have her case for preserving the marriage heard.

Henry and Katharine, played by actors in gorgeous Tudor robes and no less convincing Royal Shakespeare accents, took turns to state their arguments and submit themselves to cross-examination.

"The current law of Illinois will be applicable in this trial," the judge said. "King Henry VIII has the burden of proving irreconcilable differences have caused the irrevocable breakdown of the marriage." The two actors ad libbed the answers to the lawyers' questions, displaying a depth of English historical knowledge all the more surprising because of the supposition - entirely correct, judging from the amused responses - that the audience also knew

about the Battle of Bosworth. A jury of 12 Chicago worthies struck a blow for love, if not for marriage, when they delivered a verdict that showed they had been persuaded by the argument that if Henry did not remarry and sire a male heir "England will regress to the darkness of wannabes like Richard III".

Besides, the couple had been living "in separate castles" for two years and, according to Illinois law, that was reason enough for marital dissolution.

The bad news for Henry was that he would have to pay up in alimony a large chunk of a royal fortune reckoned by the financiers of the Chicago Fasts markets to have stood at \$1.6bn.

John Carlin

Colonial

Save Choose Arrange Organise Phone Mail

Move your mortgage for free*
Plus 2.5% discount for 2 years

5.49% (APR 5.8%)

Free legal option, Free valuation, No arrangement fee.*

Colonial DIRECT Call...0800 828 585
Lines open Mon to Fri 8 am - 8 pm

Now we're talking mortgages.

A typical example of a £60,000 Capital & Interest repayment mortgage over 25 years (300 months) on a property valued at £100,000 is. Initial nominal interest rate 5.49% and gross monthly payment of £372.38 (net monthly payment £351.80) for 300 months from completion. APR 5.8% (variable). Total amount payable £111,714. Interest rates may vary but no account of any variation is taken in this example. Net monthly payments may show the benefit of tax relief at 15% under the MIRAS system on £30,000 of the mortgage. The property will be mortgaged as security for the loan. Loans are not available to persons under 18 years of age. All mortgages are subject to status and valuation. Written quotations are available on request.

*Free includes: Free valuation; no arrangement fee as part of the exclusive offer; this assumes that you are taking the free legal option using the solicitors recommended by the lender and that there are no redemption charges on your existing mortgage. This assumes that legal completion takes place before 1st January 1996.

YOUR HOME IS A PRIORITY IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT

Colonial Direct represents the Colonial Mutual Marketing Group which is regulated by the Personal Investment Authority. We can advise you only on our products. For your added security all telephone calls will be recorded and the recording kept secure.

Colonial Direct, Colonial Mutual House, Chatham Maritime, Kent, ME4 4YY.

Win a Ski holiday to Keystone, Colorado with the INDEPENDENT

Plus K2 skis and snowboards to be won

Token 4 SKI PRIZE DRAW

INDEPENDENT/SKI ENTRY FORM

Send your completed entry form, along with 5 differently numbered tokens, (including one from the Independent on Sunday) to: Independent/Extreme Ski Prize Draw, R.O. Box 88, Welwyn Garden City, Herts AL7 1TD. Closing date: 4 December 1995.

NAME: _____
ADDRESS: _____
POSTCODE: _____
DAY TIME TELEPHONE NO: _____
DATE OF BIRTH: _____

How to enter: To enter our prize draw you must collect five differently numbered tokens from the seven we are publishing this week in the Independent on Sunday and the Independent on Sunday. Today we print Token 4, and an entry form. Rules are as previously published.

Labatts Blue

K2

SMITH

Day of decision for Shell on Nigeria project

NICHOLAS SCHOON and Reuters

A decision on whether to go ahead with a huge gas project in Nigeria will be made by Shell and its partners at a board meeting in Lagos today, as the international uproar continues over the executions of Ken Saro-Wiwa and eight other campaigners for the Ogoni people.

Friends of the Earth, Greenpeace, Amnesty International and others are planning a day of protest actions this weekend against Shell and the Nigerian government.

Yesterday, senior Shell executives said they wanted to press on with the £2.5bn liquefied natural gas project, which would be the biggest single industrial investment in sub-Saharan Africa.

Brian Anderson, managing director of the Shell subsidiary operating in Nigeria, said yesterday: "Shell Nigeria remains firmly committed to the long term future of the country and its people."

The plant's four-year construction would create 6,000 jobs in the oil-producing Niger delta region, where poverty and unemployment are high.

It would also cut the huge wastage of natural gas by up to 45 per cent. This gas is currently flared off in giant burners dotted around the delta region. The gas would be liquefied and then carried by tanker ships to Italy, France, Spain and Turkey.

The project is backed by a joint venture company, Nigerian LNG Ltd. The largest shareholder is the Nigerian government, which owns just under half the shares. Next comes Shell, followed by French and Italian oil companies. The World Bank has pulled out of its small involvement because of the executions.

Shell said it could not postpone a decision on whether to go ahead because it had already accepted a bid from a consortium of construction firms to build the plant. This bid will expire at the year's end. "It's now or never", a Shell source said. "Delaying the decision would put the whole thing back by at least five years."

However, the Nigerian government may be tempted to pull out of the project. It has already committed \$1bn (£660m), placed in an escrow account which, if the plant was cancelled, it could then use towards paying off its vast debts.

The project presents a dilemma for environmental groups. It should curb the gas flaring, which contributes to the environmental destruction that oil production has caused in the delta. But the investment could be seen as helping the military regime. The Friends of the Earth UK director, Charles Secrett, said: "If Shell continue to behave as it has in the past, they should get out right away. They have to commit themselves to fulfilling social and environmental obligations."

Nigeria's military government yesterday launched a campaign to improve the country's image. "All the evil propaganda against Nigeria is 'Not in our character'", Lieutenant-General Jeremiah Useni said, preceding the launch in the capital on Friday of books and films bearing that title.

Nigeria blamed Britain for its suspension from the Commonwealth. "About five months ago, a British cabinet minister, Lynda Chalker [minister of state for overseas development], threw all diplomatic niceties to the winds by publicly declaring that Nigeria might be barred from the Commonwealth conference", state-owned radio said.



Asian allies: President Jiang (centre) and President Kim of South Korea inspecting a ceremonial guard in Seoul. Photograph: Yun Jai Hyung/Reuters

China warns of Japanese 'militarist minority'

TERESA POOLE
Peking

China and South Korea sealed their closer relationship yesterday with a joint attack on Japan's failure to repent fully for its wartime record.

President Jiang Zemin's visit to Seoul, the first trip to South Korea by a Chinese head of state, will thus have succeeded both in unsettling Pyongyang and irritating Tokyo.

Mr Jiang and his South Korean counterpart, Kim Young Sam, extended their meeting by half an hour to discuss the Japanese issue. "Japan should have a correct view of history," Mr Jiang told a joint news conference. "We will correct

Japan's bad habits," promised Mr Kim. "We must be vigilant against a Japanese militarist minority," Mr Jiang added.

The scene was set for the joint attack by the resignation on Monday of Takami Eto, a Japanese cabinet minister, who infuriated Seoul last week by claiming Japan "did some good things" during its brutal colonial rule of the Korean peninsula. The row had threatened to cancel a summit meeting between Mr Kim and the Japanese Prime Minister, Tomiichi Murayama, at the Asia-Pacific Economic Co-operation forum, starting in Osaka this week.

Japan's war record was not the only point of agreement between the Chinese and South

Korean presidents. Both stressed burgeoning trade and investment links that have been cemented since diplomatic relations were established in 1992.

Two-way trade is expected to reach \$15bn (£9.6bn) this year, so that China is now South Korea's third-largest trading partner. The two countries are to increase co-operation in developing medium-size passenger aircraft, nuclear energy and Russian gas fields.

These growing links are viewed with concern in Pyongyang. China is North Korea's only significant ally, and Mr Jiang's visit will make Pyongyang feel even more isolated. North Korea is already feeling humiliated by having to

admit that the country suffers from drastic food shortages and needs supplies of foreign rice.

Meanwhile, China yesterday notched up another post-Tiananmen Square 1989 milestone when the German Chancellor, Helmut Kohl, became the first Western leader to inspect a division of the People's Liberation Army. Mr Kohl was given an exhibition of Chinese

martial arts and tasted a soldier's breakfast at a division outside Peking.

As with all China-related state visits, business was the main focus. German companies have signed \$1bn of contracts with Chinese enterprises so far during Mr Kohl's visit, in space technology, shipbuilding, power industry, cars and telecommunications.

I'm at the helm, says Yeltsin

PHIL REEVES
Moscow

Boris Yeltsin emerged in public from his hospital bedroom yesterday for the second time since his latest bout of heart trouble, and said he was in "full control of the rudder of the big Russian ship" and that his recovery was "going fine".

Looking much healthier than in his first sallow and slurred television performance 11 days ago, he tried to dispel speculation that he is too ill to govern by saying he was "keeping his finger on the pulse", adding that he now starts work at 6am every day. "Every day, it's a half-step forward," he said.

His appearance before the cameras, almost three weeks after he was taken to hospital, was another attempt to ease public concern over his ability

to rule, and comes amid growing jitters over next month's parliamentary elections.

Speculation is rife that influential elements in business and political circles, including those within the Kremlin, are pressing for the elections to be postponed from 17 December because they do not want to see the Communists triumph.

Alarm bells began ringing last week when a wrangle arose over the electoral law. Half the seats in the lower house, the State Duma, will be allocated using proportional representation. But parties only qualify if they win at least 5 per cent of the vote. Analysts believe only six or seven of the 42 competing blocs and parties will achieve that.

The arrangement has prompted complaints from smaller parties. They say it will

deny their voters any representation and could mean a handful of parties get all the seats with only a minority of the votes. When the Supreme Court referred the issue to the Constitutional Court, reports circulated saying the affair was a delaying tactic, possibly orchestrated by the Yeltsin administration. Few doubt the Kremlin's inner circle are anxious to cling to power, if only because they fear being called to account over profits reaped from privatisation.

Mr Yeltsin said yesterday that the elections should go ahead "on time but with respect for the law". It remains unclear whether he genuinely believes in electoral reform before the poll, or whether he wants to lay the ground for a future legal challenge to parliament, should they turn out to be troublesome.

about power

The power of communication.

Our ability to share thoughts and feelings with each other.

It's what makes us special.

Ericsson mobile phones give you power.

A powerful microphone that picks up your voice

with perfect clarity.

An earphone with the power to produce

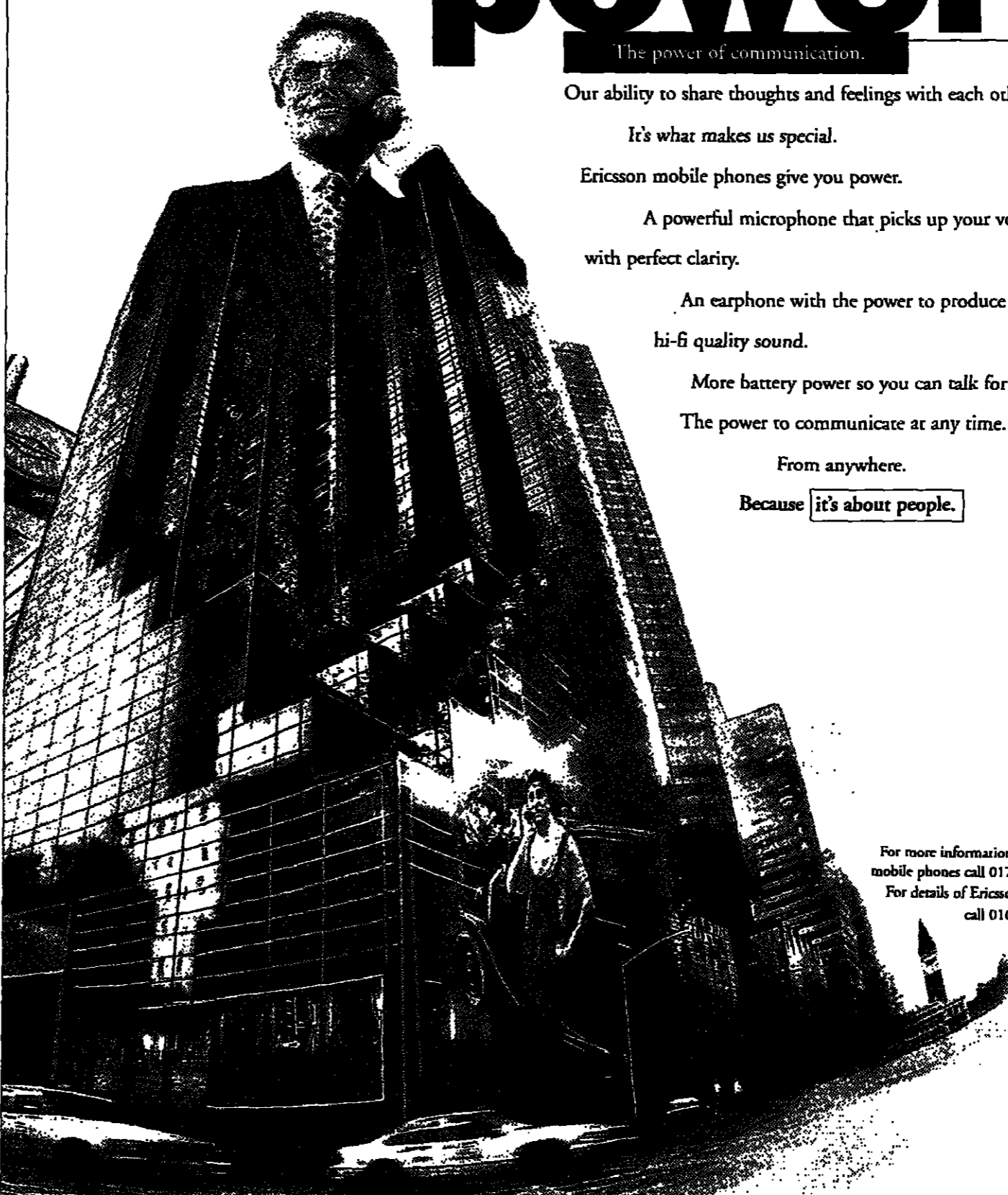
hi-fi quality sound.

More battery power so you can talk for longer.

The power to communicate at any time.

From anywhere.

Because it's about people.



For more information on Ericsson mobile phones call 0171 814 5080. For details of Ericsson accessories call 01628 789 911.

ERICSSON
MOBILE PHONES

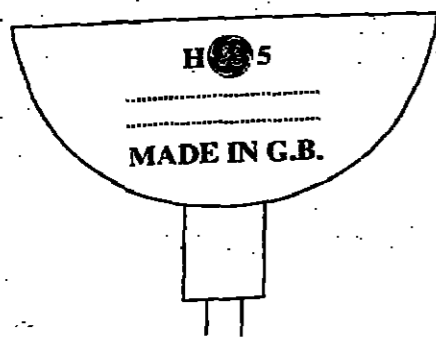


GE Lighting

PRODUCT SAFETY ANNOUNCEMENT

GE LIGHTSTREAM LOW VOLTAGE HALOGEN LAMPS PURCHASED AFTER 1 MAY 1995

Quality checks have revealed that a small percentage of GE Lightstream MR 16 12 volt halogen display lamps manufactured after 1 May 1995 may fail during the first hours after initial light-up, causing the inner capsule to burst. The lamps are used mainly in commercial installations and GE is asking wholesalers and those responsible for lighting in commercial and public buildings to check their stocks of mirror lamps for any GE Lightstream lamps with the following date codes, as illustrated:



E 5
F 5
H 5
I 5
J 5
K 5

Any stock lamps with one of these date codes should be returned to the relevant wholesaler or contractor for replacement.

ONLY GE LIGHTSTREAM LAMPS ARE INVOLVED. NO OTHER GE LAMPS ARE AFFECTED.

GE apologises to its users for any inconvenience caused. If you are in any way concerned, please phone: 0181 687 3464 or 0181 687 3467.

14
internationalRiyadh blast
a declaration
of war, says
dissidentMICHAEL SHERIDAN
Diplomatic Editor

A leading Saudi Arabian dissident who has sought refuge in Britain yesterday quoted as saying the bomb blast in Riyadh on Monday was a "war declaration" against the Saudi royal family.

He predicted more acts of violence and attributed the car bomb attack on an American training centre to disgruntled young Saudis trained in Afghanistan. Six people, five of them Americans, died in the explosion and 60 were injured, including an Indian worker who died yesterday.

Professor Mohammed Masari's comments in an interview with the Associated Press are likely to lead to renewed demands from the Saudi government for Britain to curb the activities of dissidents in London.

"The question is to whom the war declaration is directed – and that's to the Saudi regime," Mr Masari said, adding that the bombers "chose a target that would be acceptable to everyone." He expected that "there will be more violent action but not necessarily this form."

The professor heads a group known as the Committee for Defence of Legitimate Rights (CDLR), which attacks the royal family's alleged corruption and seeks firmer adherence to the Sharia, or Islamic law.

Although the group insists it advocates peaceful reform, its agitation for change has infuriated the Saudi royal family. The subject was raised last week at talks in Jeddah between the Foreign Secretary, Malcolm Rifkind, and King Fahd. It also came up at Mr Rifkind's meeting with the Saudi Foreign Minister, Prince Saud al-Faisal. British businessmen in the kingdom said last week they feared the issue could damage Britain's commercial interests.

Mr Rifkind said the Govern-

ment did not like the presence of people such as Mr Masari but could take no action against them unless they broke the law. "We take a very hard line but we act against terrorism, not opinions," Mr Rifkind said.

The Home Office is reviewing an appeal by Mr Masari against deportation to Yemen and he has also lodged an application for political asylum.

The security services are believed to be keeping a close eye on Mr Masari and the CDLR. There is little doubt that if officials can find a reason to get Mr Masari out of the country they will do so.

Two little-known groups, the Islamic Change Movement and the Tigers of the Gulf, claimed responsibility for Monday's bombing. Such titles are often no more than a *nom de guerre*, giving no clues to the identity of the perpetrators.

But both Mr Masari and Western officials agreed on the likelihood that the bombing could be the work of so-called "Afghanis," devout young men trained by the CIA and Pakistan's military intelligence to use arms and explosives against Soviet troops in Afghanistan.

Many have since returned to the Middle East to discover a new outlet for their skills, joining a pool of discontented youth who regard existing governments as corrupt and see Islam as the solution. Some have made their way to Bosnia to fight as mujahedin alongside forces of the Muslim-led government in Sarajevo.

Geneva – Swiss police have launched a top-level investigation after an Egyptian trade diplomat was shot dead in the car park of a luxury apartment block housing senior UN officials and foreign envoys. Diplomats fear the shooting of Ahmed Alaa Nazmi, 42, was a political assassination. The Egyptian government is battling a violent campaign against it by Muslim fundamentalists.



Child support: In the run-up to tomorrow's poll, a young Algerian displays a poster of Sheikh Mahfoud Nahnah, leader of the 'moderate' Hamas Islamic party Photograph: AP

Polling amid songs of love, rumours of terror

There was Andalusian love music. There were white-livered waiters. There was a Saudi, a handful of Egyptians and Palestinians, and four officials from the South African Foreign Ministry. And there was, outside in the darkening, Mediterranean breeze, a very large number of policemen. The Algerian election was reaching its final pre-vote stage.

On the first floor of the Aurassi hotel, hovering high over Algiers like a great battleship, all bridges and concrete decks, the government of President Liamine Zeroual – favourite for his own job in tomorrow's elections – was holding court for the dozens of international diplomats who will be observing the poll, fanning out in the next few hours to voting booths in Constantine, Oran, Blida, Tindouf and points south. No one knew who asked the Algerian singer to greet the

INSIDE
ALGERIA
Robert Fisk

men from the Arab League and the Organisation of African Unity and the UN with declarations of Andalusian love, but it was a good way of forgetting all the rumours.

Rumours are the cancer of every election. Was it true that the people of Bab el-Oued, intimidated by the GIA's (Armed Islamic Group) threat to kill anyone who voted, had stocked up with three days of food and water to tide them over Algeria's latest experiment in democracy? Could it be possible – and here was a real trip down fantasy lane, courtesy of a well-known London newspaper – that 500 suicide bombers were going to assault Algiers today and tomorrow to destroy

the election? The Algerian war may be savage, but surely not that exotic.

Dr Ali Abdul Karim, assistant secretary-general of the Arab League, certainly didn't think so. He is dispatching his brave 44 delegates to the cities and to the *bled* today to observe the quality of fairness, protection or intimidation under which the population might suffer. Was he satisfied with security? "We've got to be," Dr Abdul Karim said boldly. But Yememis – for Dr Abdul Karim is one – are traditionally brave men. How about Muzali Mpehbe, North African director of the South African Foreign Ministry? No problem, he said. Nelson Mandela had sent his personal wishes to the delegates and he himself had been a visitor to Algeria in the days when South Africa was going through – and here Mr Mpehbe paused diplomatically – "our bad days."

Across the auditorium, Dr Leila Aslawi, in charge of President Zeroual's election, had no doubts. A former minister in the Zeroual government whose dentist husband was murdered by "Islamists" a year ago, she stood, unsmiling, with all the confidence of a well-educated Westernised lady, which she is. "Zeroual is the man we need – he doesn't promise adventures, he promises stability and peace. He is the guarantee of order. I go for programmes, not personalities – and Zeroual's programme calls for dialogue."

Not dialogue with the Islamic Salvation Front or the armed Islamists who threaten the government, but dialogue with those who are going to lose Thursday's election: with Sheikh Mahfoud Nahnah of Hamas Islamic party, with Said Sadi, the secular Kabyle leader who runs the *Rassemblement*

pour la Culture et la Démocratie and with Nourredine Boukrouh, who likes to call himself an intellectual Islamist (and who will, most assuredly, come last in tomorrow's election). What, I asked meekly last night, about Ali Belhaj and Abassi Madani, the imprisoned FIS leaders? Could they not be in a dialogue? Mrs Aslawi flipped her right hand over her shoulder in the gesture which here means "yesterday's men".

"After the election, there will be a new opposition," she announced. "Sadi, Nahnah and Boukrouh. I am not naive. I know there will be discussions – but under the state of order of the Republic. Look, we can't talk any more about dialogue after all the victims of the killings – of whom my husband was one. The killers claim they can stop the voters going to the polls but already Algerians in France have given their answer. They

voted, all of them – didn't you see the pictures of the crowds? It will be the same here."

Will it? Perhaps Mrs Aslawi will prove to be right and the people will flock to the polling booths tomorrow despite the bloodthirsty threats from the GIA, despite the fact that the FIS, which stood to win the last national elections until they were cancelled in January, 1992, is now illegal.

Today, the popular rumour has it, will be a test, not just for the will of Algeria's potential 16 million voters but for the armed groups who say they are determined to smash the election and for the tens of thousands of troops and policemen patrolling the streets of Algiers and Oran and Constantine in fleets of jeeps and Saladin armoured vehicles. No one, at least, will be able to dispute their desire for elections. The army and police all voted on Tuesday.

IN BRIEF

Hostage alert

Srinager – Two of four Western hostages held in Kashmir by Al-Farun guerrillas since early July are ill and one of them is struggling for life, according to their captors. A handwritten statement said the Indian government would be responsible if any of the hostages died.

The statement did not identify which hostages were unwell but India said last week that an American, Don Hutchings, and one of the two British hostages, Paul Wells and Keith Mangan, was ill.

Added protection

Jerusalem – Israel ordered an urgent airlift of hundreds of bulletproof vests from the US last week after Yitzhak Rabin's assassination, *Maariv* newspaper reported. It said the vests were for security men and Israeli officials deemed at risk.

Mitterrand 'well'

Paris – François Mitterrand is doing well despite his prostate cancer, and there are no plans for a third operation on the 79-year-old former French president, his wife Danielle said after persistent rumours that his health was rapidly deteriorating.

Tiger HQ overrun

Colombo – Sri Lankan forces, which now control the northern suburbs of Jaffna, have captured the main political headquarters of Tamil Tiger rebels on the outskirts of the guerrilla stronghold.

US cool on UN plan

New York – The United States said it would not support any expansion of the 15-member United Nations Security Council unless Germany and Japan gained permanent membership.

'Dirty-war' row

Madrid – A Senate committee set up to investigate Spain's "dirty war" against Basque ETA rebels formally began work, only to break up in acrimony amid opposition charges of obstruction by the ruling Socialists.

Death by stoning

Tehran – Mehdi Barazandeh, an Iranian mystic of the Dervish sect, was stoned to death in Hamadan, 180 miles west of Tehran, after a court found him guilty of adultery and a homosexual act, *Jomhuri Eslami* newspaper reported.

If you have a
green heart,
visit Abruzzo
on the
Southern
Adriatic
Riviera

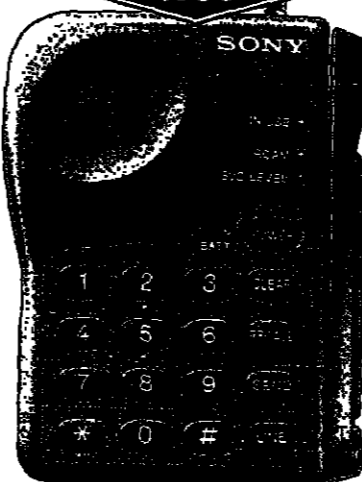
To re-live the same emotions as Edward Lear, Richard Kappell Craven, Anne MacDonnell, Sir Colt Hoare, Douglas Freshfield and many more.

4 state Nature Reserves, 19 specialised protected areas of Flora and Fauna, High Mountains overlooking the enchanting Adriatic Sea. Culture, Art, Gastronomic delights, traditional costumes and folklore.

For further information come to the ABRUZZO region on the Italian Stand EM845 - EM914 at the World Travel Market, Earls Court, 13-16 November.

SMALLEST PHONE
BIGGEST VALUE EVER

LIMITED OFFER
£19.99
FREE CONNECTION TO
VODAFONE LOWCALL
PLUS FREE
LINE RENTAL
UNTIL JANUARY
1996



SONY

MODEL CM-R111K

◆ 9 speed dial memories ◆ 60 mins talk-time
◆ 14hrs standby-time ◆ Featherweight only
150g (164cc) ◆ Complete with rapid charger
and standard battery

Trust the number one name in telephone shopping to bring you the biggest ever deal on this award winning, miniature wonder from Sony. Power-packed performance in a featherweight pocket-sized package. Simply phone us with your credit card details and we'll deliver your phone, FREE within 4 working days. Direct to your door.

FREE ACCESSORIES £139
WORTH (RRP)
FREE SONY REMOTE COMMANDER
FREE SONY EARPHONE MICROPHONE
FREE SONY LONG AERIAL

£25 CASH
ON YOUR AIRTIME BILLS
FREE CONNECTION TO VODAFONE LOWCALL
Monthly Rental
£15 (£12.77 + VAT)
Peak Rate Calls
50p per min (42.5p + VAT)
Off Peak Calls
20p per min (17p + VAT)
Peak times 9.00-19.00 Mon to Fri, 10.00-19.00 Sat and Sun. Line rental (debited monthly in advance) and airtime charges will be debited to your nominated credit/charge or debit card. Calls charged in units of 30 seconds after the first minute.
NO TARIFF INCREASE
GUARANTEED

* Cash Back offer ends December 31st 1995. Please see details.
GUARANTEED PEACE OF MIND
Your phone is covered by 14 days money back guarantee, and the Sony Promise - the most comprehensive after-sales package available. Please phone for details.

Cellphones
direct

THE NAME TO TRUST IN TELEPHONE SHOPPING

FREEPHONE 0500 000 888
CREDIT CARD ORDERING HOTLINE WEEKDAYS 9AM TO 6PM WEEKENDS 9AM TO 6PM

PLEASE HAVE YOUR CREDIT CARD AND THIS ADVERTISEMENT READY WHEN YOU CALL AND CREDIT DEF 2500.
CREDIT WE ARE ABLE TO ACCEPT (SEEK CARD)
Offer subject to status and a standard airtime contract for each phone with Cellphones Direct Ltd
185 Lower Richmond Road, Richmond-upon-Thames TW9 4LR. Written terms and conditions available on request. © Copyright. Registered No. 2995222.

33% OFF
DUTY FREE.

YOU
CAN GO THE
EASY WAY,
OR THE
QUEASY WAY.

WHY RISK ROUGHING IT OVER THE CHANNEL?
LE SHUTTLE CAN GET YOU THERE IN JUST 35 SMOOTH MINUTES.
WITH 40 DEPARTURES A DAY, AND NO NEED TO BOOK, YOU
CAN'T MISS IT. PHONE 0990 35 35 35 OR SEE YOUR TRAVEL AGENT.
TICKETS CAN BE PRE-PURCHASED OR BOUGHT ON THE DAY.

le Shuttle

EURO
TUNNEL

Jerse
Busin
offer
to

A SPECIAL REPORT
BUSINESS TRAVEL

Simon Calder introduces this four-page special report on business travel

Getting back on board

On the M4 leading out from central London to Heathrow airport, a huge billboard demands to know "Is your journey really necessary?"

Fortunately for the business travel industry, plenty of us are answering "Yes" – despite the travails of travel and the boom in telecommunications (the hoarding is sponsored by AT&T). This week at the World Travel Market Sir Freddie Laker said first class air travel would be "blown out of the sky in a few years' time" but the betting was against him.

It has been a miserable year for many holiday companies, but not for the business travel industry. Overseas business trips made from Britain are currently outstripping package holidays by about a million a year. According to American Express, we collectively spend £12 billion on air and rail tickets, hotels and car rentals.

All the indicators are up. More of us are travelling, filling trains and planes, hotels and hire cars. The number of companies prepared to bear the extra cost of travelling in premium class is rising once again as the last of the recession is shaken off, and fares in every class are increasing. Also up: the range of on-line sources of information, and the broadening of choice this signals.

For many executives, a hole in the ground has enhanced the business of travel in the past year. In the 12 months since it began running international trains through the Channel Tunnel, Eurostar has carried nearly three million passengers from London to Paris and Brussels, offering centre-to-centre convenience that has hit air traffic between the capitals. In response, the UK's feisty airlines have allocated valuable slots to new routes such as British Midland's services to Prague and Zurich, giving travellers more choice and keener fares.

On the ground, continuing uncertainty about rail privatisation and the dismemberment of British Rail means little attention has been focused on luring the UK business traveller from the car to the train; in the United States, the picture is even bleaker, with the Republican Congress cutting Amtrak's subsidy and slashing the number



London City Airport: Passengers can check in for the Air Jet flight to Paris with a 'smart card'

Photograph: Geraint Lewis

of trains. But in Europe, investment in high-speed rail travel provides a sensible alternative to flying in France, Germany and even Spain.

Long-haul, airfares are not the only figure to be increasing in business class. The vital statistic of legroom is extending too, with seat pitch of a leisure 50 inches becoming the norm. The number of added extras is reaching the stratosphere too. Innovations to reduce stress and enhance performance include the pragmatic – arrival lounges, "fast-track" formalities – and the offbeat, such as Cathay Pacific's teddy bear.

While travellers tick off the time-zones, they also clock up the miles. Frequent flyer schemes remain the strongest "glue" bonding travellers to a specific carrier. A long-haul return should earn enough points for a free short hop in Europe, but two trends could limit this as a personal perk. The first is the insistence by a growing number of firms that frequent flyer awards should accrue to the company, allowing it to cut costs; the second is that a lot of discount deals for

premium seats remove the entitlement to frequent flyer points.

The spiral of added business class extras shows no sign of ending, as airlines search for ever more ingenious ways to justify a price differential up to 10 times the lowest economy fare. Virgin Atlantic, whose Upper Class remains a benchmark against which other premium products are measured, is said to be experimenting with installing passengers' cargo hold beds.

At the other end of the comfort spectrum, travellers obliged to fly frequently around the former Soviet Union will confirm that customer contempt is as strong as it always was, and the J Stalin School of Airline Management is still apparently turning out graduates. As the billboard asks: is your journey really necessary? Besides the concerns of flying around the old USSR, threats against the business traveller are growing. Improved communications technology means there are alternatives to adding to the toll of kidnap victims in places like Colombia, where on average one hostage is seized every day.

Hi-tech science-fiction dreams are starting to come true. Videophones are beginning to be good enough to be serious business tools rather than unwieldy gimmicks. ISDN technology, which permits moving pictures to be transferred as expeditiously as voice or data, is giving way to ATM; this has nothing to do with cash machines and everything to do with asynchronous transfer mode, effectively a much broader bandwidth technology.

A parallel communications boost is in travel management. Companies are jumping on the technological bandwagon to make the business of travel smoother. You can already access schedules and fares along the information superhighway. Though the paperless office may still be a long way off, ticketless travel is perfectly possible. Passengers for the new link between London City Airport and Paris check in with a "smart card", while on many US domestic flights a credit card is sufficient to get you on board. A corollary to this development is the changing role of travel agents. If you do not need

a ticket, you do not need someone to issue it. Business travel agents are having to reinvent themselves, and to work harder for a living to add real value in return for commission or, increasingly, a flat fee.

Looking 10 years ahead, the Independent's business travel report in 2005 will be mourning the imminent demise of Concorde following 30 years of supersonic service. The betting is that there will be no immediate successor, since solid economic judgement has long replaced national pride in aircraft development. To trim subsonic travel times, flights to Australia on the long range 777-100 will be the norm. Business travellers from all over Britain will be riding high-speed trains to neighbouring countries over the new link to the Channel.

The fifth terminal at Heathrow will just have opened, ensuring its continued ascendancy. Despite new rail links, the M4 queues to reach it will be just as long. And that billboard asking if your journey is really necessary will still be vainly suggesting an electronic alternative to the tiring, stressful – but ultimately successful – business of travel.

Wising up to the particular needs of women

SUE WHEAT

Lonely and boring. That's how many male executives describe their business trips. Add to that worries about your safety when travelling alone, being thought strange or on the pick-up if you sit alone in the bar, the annoyance of being patronised by airline and hotel staff, and having a room equipped with a trouser press but no iron or skirt hangers, and you've got a typical business woman's travel experience.

American Express point out in their *Smart Travel Guide for Women*, that "women may soon account for 50 per cent of the world's travellers, but they do not get a fair deal on the road." Research published last month by the corporate travel management company, Chambers Travel, regarding what business women travellers expect from the travel industry (but don't necessarily receive), supports their view. Airlines, hotels, car hire companies, and travel agencies, often lack services that are important to women travelling alone, say their respondents. 45 per cent believed that airline cabin staff paid men better attention, and 39 per cent believed that men more often received upgrades.

As Janie Corbisiero, Managing Director of Chambers Travel, points out, the absence of advertisements showing business women being pampered by adoring airline staff, says a lot. But sycophantic behaviour is not the priority issue for business women travellers, security, particularly in hotels, was named as the most significant issue by 95 per cent of Chambers Travel's respondents. 78 per cent wanted confidential room number allocation, 76 per cent a 24 hour direct response line, and 79 per cent wanted room preference offered. Similarly, Smart Travel points out that being stuck at the end of a deserted corridor is not the best option for a woman alone. Request a room near the lift, insist on a room with a security

chain or spy-hole, treat your room number like a state secret and expect staff to do the same, they advise.

Many hotels are making efforts to be more female-friendly – showing sensitivity regarding room numbers, training staff not to make women dining alone feel as if they have a contagious disease, and providing security-conscious parking.

Hugh Taylor, Manager at Jarvis International Hotels, points to the success of their "secret service room service" for studio rooms. Room service is served through a hatch from the corridor and a light comes on in the room to tell the guest it has arrived – an attractive innovation for any woman who has suffered the embarrassment of being caught by room service in her birthday suit, or worse – in tight and a shower cap.

But hotel managers should take heed of getting too carried away – the last thing business women want it seems, is to be allocated a candy floss pink room with an embroidery set on the bed-side table.

"Equal respect, recognition that women's needs are sometimes different, and improvement in the culture and training of staff," is all that's necessary points out Mrs Corbisiero. Chambers Travel's research also suggests that women-only floors would not be popular, as such segregation could be an added security risk in itself.

But you could be staying at the friendliest, most security-conscious hotel in the world, and still be harassed, worried about safety outside of the hotel, or just plain bored.

"I found eating on my own in the evening really miserable. Then after the meal what do you do? You often don't feel comfortable in the bar so it's room service, TV, papers or a book, and it gets really boring," explains Diane Newhofer, a property developer who travelled extensively for 20 years.

She disliked the situation so much, she set up Global Network – which puts profes-

sional women who will be in the same place at the same time in touch, and provides members with information about user-friendly hotels, gyms, restaurants and bars for women alone.

Ann Seligman an Administration and Shipping Manager for an international timber firm, who sums up many of her experiences of travelling on business alone as "ghastly," is one of the rapidly growing number of members who has found the service invaluable.

"I'm a confident person but I hate eating alone. I often take a book, and you can bet that they'll put you at the back, near the loo, or in the corner," she says. "And in countries like Singapore and Malaysia although they accept women in business without question, it is culturally inappropriate to go out socially alone. Meeting a colleague through Global Network is a great advantage."

Of course such discomfort is by no means a female-only preserve, although harassment as a result of being alone is more likely to be experienced by women. As many women travellers find out the hard way, sleeveless shirts, friendly conversation and even direct eye-contact can be misconstrued in some countries. For the travel industry to be aware of these issues is the first step in making women's business travel more enjoyable – it's also a market the industry can't afford to ignore. And as Mrs Corbisiero points out, "The business woman traveller is not looking for a revolution, merely recognition."

The Global Network, 37 Ordinance Hill, St John's Wood, London NW8 6PS. Tel. 0171-722 9565. Chambers Travel Ltd, 2 Boudolph Alley, London EC3R 8DR. Tel. 0171-929 2287. Smart travel: An American Express Guide for Women. Available from: American Express, Portland House, Stag Place, London SW1E 5BZ. Tel. 01392-429555.

LONDON – BELFAST & JERSEY • BIRMINGHAM – BELFAST

Only
Jersey European's
Business Class can
offer you the ticket
to freedom

THE FREEDOM TICKET

Do you want to be pampered on board our superb 146 Business Class service from London Gatwick or London Stansted to Belfast? Or from London Gatwick to Jersey? Or from Birmingham to Belfast? If so, and you complete your journey by 29th February 1996, you'll go even further than you think and get much more than you bargained for. Because Jersey European Airways' Business Class offers you the ticket to freedom.

FREE ECONOMY RETURN

All you have to do is buy and use a Business Class return ticket on any of the routes mentioned above and you can claim a free Economy return ticket to be used anywhere on the Jersey European network.

FREE BUSINESS RETURN

If you buy and use two Business Class return tickets you get a Business Class return with our compliments.

FREE TO CHOOSE WHO CAN USE IT

Complimentary tickets must be claimed by the Business Class traveller. However, because the Freedom Ticket is just what its name implies, you can nominate anyone to use it.

FREE TO CHOOSE WHERE TO USE IT

Business Class is only available on our 146 Whisper Jet services. However, complimentary tickets can be used on all our flights, giving you the freedom to travel to 12 different places within the UK and a choice of over 100 flights a day.

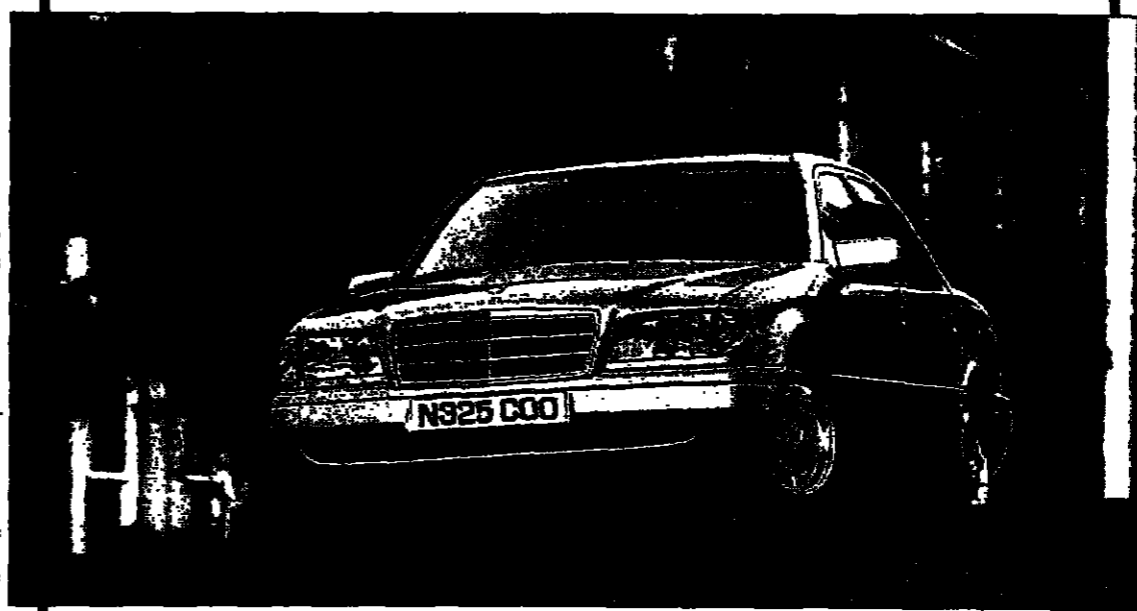
FREE FROM HASSLE

If you're travelling from London's Gatwick or Stansted from central London you need never get caught in traffic again. The Gatwick Express and Stansted SkyTrain will speed you to the airports in record time, avoiding delays and all the hassle.

FREE TO STRETCH YOUR LEGS

On our 146 Whisper Jets, you can relax in the luxury of our dedicated Business Class cabin. Our extra large seats really give you freedom to stretch your legs while you enjoy our attentive cabin service and perhaps sample some of the finest French wines for which we are renowned.

CALL US FOR MORE INFORMATION ON 01392 360 777 OR 01232 457 200 OR CONTACT YOUR TRAVEL AGENT.

Go Ahead,
Make Your Day.

Rent a Mercedes for only £59* a day.

Go ahead. Rent a Mercedes C-class 'Elegance' for just £59* a day, and make your day a great one. This very special offer on a very special car is available from 2nd October to 15th December. But of course, you can always rely on Budget to rent the most exciting cars at the most competitive prices. (Our WorldClass Fleet features Jaguars and even Harley-Davidson motorcycles at selected locations.) So why not rent a car you won't see being driven by any Tom, Dick or Dirty Harry.

Call your travel agent or Budget Reservations on Freephone 0800 181 181.



* This offer cannot be combined with any other promotional discounts or special rates. Special rental terms and conditions apply. Offer available from participating UK Budget locations subject to availability, includes CDI, VAT and unlimited mileage and excludes other voluntary insurances and petrol.

Outstanding bookings must be completed by 29th February 1996. Vouchers can be redeemed for travel up to 30th June 1996. Complimentary tickets cannot be used between 20th December 1995 and 4th January 1996 and between 2nd April 1996 and 10th April 1996. Voucher redemptions value is £1000. Offer excludes government excise duty. Seats are subject to capacity control. Traveling on complimentary return does not qualify for further vouchers to be used. Bookings for complimentary return must be made through Jersey European Airways Reservations on 01392 360 777 or 01232 457 200. If booking by telephone we will need to reserve the allocated return prior to ticket issue. Complimentary tickets are not applicable.

BUSINESS TRAVEL

Trains signal start of ground battle with airlines

CHRISTIAN WOLMAR
Transport Correspondent

The Eurostar service linking London with Paris and Brussels has just celebrated its first birthday and has taken just under three million passengers through the Channel Tunnel. And by the by it is in the process of revolutionising attitudes towards rail travel.

Of course, Eurostar has had its share of problems, the odd broken down train and even 500 passengers decanted in the middle of the French countryside because of a terrorist scare. That doesn't happen on British Airways. But nor does the pleasure of sitting in a hassle-free environment while you travel from city centre to city centre, allowing you to work, read or doze in a way that is simply impossible on those short hop flights.

For the first time, British Airways has admitted that it is losing significant number of passengers to the train services. The airline estimates that it has lost 13 per cent on the Paris route but because the market is growing so strongly, BA is

unlikely to reduce the number of flights. Indeed, it is putting the large 350 seater 777s on the route when they eventually come into service in order to train the pilots on a short-haul route, and, presumably, to put the squeeze a bit on Eurostar.

Andrew Hellowell, editor of *Rail Business Report*, reckons that high speed trains have changed the travel landscape: "Many people who have gone on Eurostar swear they will never take another plane again if they have the choice of the train. It is so much more convenient." Indeed, whereas city centre to city centre journeys times are not necessarily faster on Eurostar, the period spent on the train is "quality time".

Of course, British travellers on Eurostar are learning what our European counterparts have known for a decade or more and the Japanese realised 30 years ago when they first introduced bullet trains - that high speed rail travel is by far the best way to travel over distances of anything up to 300 miles.

With the success of the French TGV network, other



The Inter-City 225: High-speed rail links will provide an alternative to flight.

Photograph: North News and Pictures

countries across Europe are now building similar networks and finding that they are universally popular. France, Germany, Italy and Spain now all run commercial services which operate at an average speed of 210 kph (130 mph)

while Britain runs services on the East Coast main line, refurbished in the early 1990s, at 200 kph. Some countries, like Sweden and the UK are concentrating on improving existing track for high speed running because of the high

cost of high speed lines, although Britain should get its first - and probably, only - high speed line when the 68-mile Channel Tunnel Rail Link, due to start in 1997, is finally completed. Tilting trains, a technology first developed in

the UK but ditched, many think prematurely, after problems with the prototype which caused travel sickness, are being used in Italy, Sweden and Spain.

Other countries such as Belgium, Spain and France

are mostly building dedicated high-speed lines. In France, 44 million people now annually take a high-speed train ride and where some airline routes already exist the presence of a TGV station has become an all-important factor in determining business location. There was a big battle between Amiens and Lille over the route of the TGV Nord which is now used by Eurostar trains. Lille won because it was on the way to Brussels, despite actually not being on the direct route to the Channel Tunnel, but there are plans to build a more direct line via Amiens early in the next decade.

To overcome concerns about the reliability of rail travel, some services offer refunds if trains are late. On Eurostar, the Channel Tunnel trains, for example, you get a free journey for half-an-hour's delay and a free return ticket if the train is two hours late. There have been quite a few teething problems on the service which has led to only around 85 per cent of trains arriving within 15 minutes of schedule, but with the service bedding in, the

hold-ups are becoming rarer. In Spain, on the Madrid-Seville line, amazingly passengers get a free journey if the trains are just five minutes late.

The cost of these projects is, of course, enormous and the French economy is buckling under the pressure of having to meet the Maastricht criteria on public spending, which means that the TGV Est from Paris to Strasbourg and perhaps Germany is currently stalled. Nevertheless, SNCF, the French railways, has a master plan for its TGV network which involves it linking in with all its main neighbours and there is little doubt that eventually this will be complete, even if later than originally envisaged. And the trains will be even faster than they are now. SNCF is already examining increasing the running speed from the current 300kph to 350kph. The trains are easily capable of this and despite the problems of the extra noise and the added costs of fuel consumption, most railway analysts feel this will become the industry norm by the end of the decade.

Former Soviet states seek solutions

NEIL TAYLOR

For an airport that had no international flights at all five years ago, Riga must now be proud to have become Europe's latest battleground in an air fares war. While the computer may claim that a businessman making a quick midweek trip there has to pay around £900, regional travel specialists should easily be able to offer a ticket for no more than £250. Over a weekend, that £250 will buy not only the flight but also a comfortable hotel room for three nights. Air Baltic and Riga Air offer daily direct flights from Gatwick and with Austrian Air, Finnair, Lufthansa and SAS providing connections via their home bases, fares should continue to be reduced.

The situation is fortunately similar in the CIS as these same carriers, plus Air France and KLM, all struggle for a share in a market as reluctant to grow as any other in the current travel business. The airlines most likely to succeed are those who account for two factors: firstly that 80 per cent of the British population do not live in London and will pay extra to avoid travel via Heathrow or Gatwick and secondly that travel via Moscow

is hated just as vehemently by anyone travelling elsewhere in Russia or to other CIS capitals. KLM have always thrived on serving the UK regions via Amsterdam, so towns as far

apart as Aberdeen and Bristol both have regular connections to Moscow, Kiev and even Almaty, the capital of Kazakhstan. A couple of years ago, Lufthansa decided it would be politically prudent as well as commercially sensible to start a service from Frankfurt to Ekaterinburg, Boris Yeltsin's home town, which was known as Sverdlovsk in the Soviet era. None of the town's hotels offer a particularly appetising breakfast but the food can probably be accepted with better grace now that it is possible to fly back to Birmingham, Manchester or Glasgow in time for an early supper on the same day.

From being a monopoly during the Soviet era, Aeroflot now has to face competition from an increasing number of Russian regional airlines. Should the currently moribund industries in Ekaterinburg turn out to have a more successful future than Yeltsin, the local carrier Urals Air plans direct international services to Britain and other Western European countries. Cynics may doubt the need for a service from Britain to Sochi or Samara, but local entrepreneurs are determined to prove them wrong by starting services during 1996. The success of a twice-weekly flight from Gatwick to Minsk which started this summer must give them hope. Most of these new airlines of course use Western aircraft to add to their appeal.

While the airlines may be keen to put the Soviet past behind them, few hotels outside Moscow and St Petersburg have managed to do so. Aspirations are great: The Villon, generally regarded as the best hotel in Vilnius advertises "a pleasant relax" "excellent cuisine" and a "charming monthly dinnerdance". The

Hotel de Rome in Riga promises "excellent relation between price and service", quite a boast as several bottles on their wine-list cost between £100 and £200.

All over the former USSR the corporation executive willing to pay £150 a night, and the back-packer determined only to spend £10 at most on a room, will have no difficulty in fulfilling their very different needs. A fairly central three-star room, however, for £30-£40 a night is as difficult to find in Riga as it is in Almaty. I can think of only two hotels throughout the Baltics/CIS that fulfill this basic requirement - the Izmailovo in Moscow and the Central in Tallinn. Sadly the next few years offer few prospects of improvement; the glamour of running a five-star hotel still appeals more than the commercial return that would result from a product known worldwide to be profitable. Russians hoteliers are unlikely to take kindly to the thought that they should study the current market in Tirana, the capital of Albania. Those willing to do so will see an empty five-star hotel and a full three-star one.

Visa fees are now seen in the CIS in the same light as they are


Most of these new airlines use Western aircraft to add to their appeal

by Finance Ministers in the West; they raise revenue painlessly as nobody who pays has a vote. Those who fail to pay the £40 fee demanded for an "urgent" visa by the Ukrainian Embassy in London, can instead pay £100 on arrival. In comparison, the new Kiev airport departure tax of £10 seems totally trivial.

The Soviet Union ceased to exist at the end of 1991 but it was only last month that their visa forms were replaced by purely Russian ones. The questions, however, have not changed, surprising as the answers no longer matter. British businessmen who restrict their activities to the Baltics will have no visas in their passports, an invaluable concession to regular travellers. Irish, French and German competitors will, however, have to pay around £20 for a visa on each visit. These are at least issued quickly on arrival at Tallinn, Riga or Vilnius airports.

Last week I went to the Russian Consulate in Edinburgh at five o'clock in the afternoon to hand in a visa application for a client. I waited at most five minutes in a well-heated, spacious room. This should not be a worthy of comment but it is a sad reflection on the hours kept by most embassies in London that the Edinburgh Consulate is unique for Britain in being open until six in the evening. Many London consulates do not open at all in the afternoon. The London Russian Consulate is so keen to turn away business that it closes all day on Wednesday.

Departure from Russia is rarely a happy or a quick experience. An unwarranted service charge may appear on the final hotel bill, the lack of public transport requires a taxi transfer to the airport and an hour in a check-in queue is all too normal. There remains just one cause for consolation; not a single Russian airport has yet introduced a departure tax.



Get 25,000 Bonus Miles When You Fly To The U.S.

At American Airlines, we'll give you 25,000 bonus miles when you fly First or Business Class nonstop return from London to New York, Chicago or Boston by 31st December, 1995. AA Advantage members can use their miles to fly on other airlines too, including British Airways, British Midland, Japan Airlines, and also South African Airways. If you want to register for our bonus miles offer, give us a call on 0345 567 567.

Some of the places you can go with 25,000 miles:

- 2 return tickets to Amsterdam, Brussels or Paris.
- 1 return ticket to Athens, Barcelona, Helsinki, Istanbul, Madrid, Moscow, Prague, Rome, Stockholm, Vienna or Zurich.
- 1 return ticket within the U.S. and Canada.

American Airlines
Something special in the air.

American Airlines and Advantage are registered trademarks of American Airlines Inc. 25,000 bonus miles will be awarded to AA Advantage members who fly American Airlines nonstop return from London to New York, Chicago or Boston on a full fare First or Business Class ticket between 27 September and 31 December 1995. To be eligible, members must register by calling American. Only one 25,000 mile bonus can be earned per member. Bonus miles will be posted to qualified accounts by 29 February 1996. American Airlines reserves the right to change Advantage programme rules, regulations, travel awards and special offers without notice, and to end the AA Advantage programme with six months notice. ©1995 American Airlines Inc. All rights reserved.

getting

then bore
the leas
our proble

Door
to-door
to
Abu
Dhabi

Emirate

BUSINESS TRAVEL

Jeremy Atiyah reports on the developments in aircraft technology which continue to improve the in-flight experience

Getting better by design?

olution, not revolution, is the word when it comes to future developments in aircraft design. Even the Boeing 747, flying since 1969, is in no danger of becoming obsolete just yet. And Boeing's latest creature, the 777, has been billed as the plane of the 21st century: a model with a projected life span of 50 years. Running on two giant engines rather than four, it is far cheaper to run and considerably less noisy than its predecessors.

Flying is becoming ever cheaper and more reliable than, but is it becoming more pleasant? Latest developments indicate that it is. BA already has its 'sleeper' service on long haul flights, in which travellers dine before departure and are then tucked up with pyjamas and a duvet. And this is now being taken a step further. Each first class traveller is soon to have two partially screened off seats, one for himself and one for a 'guest'. At the touch of a button these will combine into a flat six ft bed, discreetly angled away from its neigh-

bours. Dinner will be served at the convenience of the passenger, with à la carte menus, waiter service and no trolleys.

Perhaps, predictably, Virgin are also warming to the idea of beds. They have plans for real bedrooms with doors, which will effectively become their new first class. By the end of next year, they are even hoping to install double beds in some aircraft in a bid to revive what they call the lost romance of travel. Virgin, remember, have already introduced massage therapy in their Upper Class for long-haul flights, a development that has apparently caused much kerfuffle among the Japanese business community.

Another booming area is that of in-flight communications and entertainment. The liquid display video screen is an automatic feature of every seat of every class in the Boeing 777. Very soon individuals in all classes will be choosing their own entertainments: BA next year will be relaunching all its

economy class cabins to provide 24 channels of video and audio to every seat with video games and shopping by wire to while away those tedious hours.

In-flight telephones are also set to become a standard feature. This year European airlines first offered the opportunity to passengers to make calls to anywhere in the world. Within six months, United Airlines' 777s will all be equipped with telephones at every seat, with automatic credit card payment. A point for modems will also be available, thus enabling travellers to send faxes and data from their own portable computers. It will not even be particularly expensive. Jetphone, who pioneered the service in Europe, are currently charging £3.30 per minute, whatever the destination of the call.

The check-in procedure is another area under review. Ticketless travel is growing in popularity in the US and is likely to spread worldwide. Just make a reservation and carry an ID. In the UK, Virgin are hoping to

introduce 'kerb-side' check in, near the airport, where all baggage can be off-loaded, cars parked and passengers taken by bus to the terminal. Check in by phone whilst driving to the airport in limousines will be another option.

Change also looms in one other vital area. The language and robotic intonation patterns employed by flight attendants. BA has identified the use of odd expressions such as "extinguish all smoking materials" as a problem. Cabin staff are currently being trained to speak like human beings again.

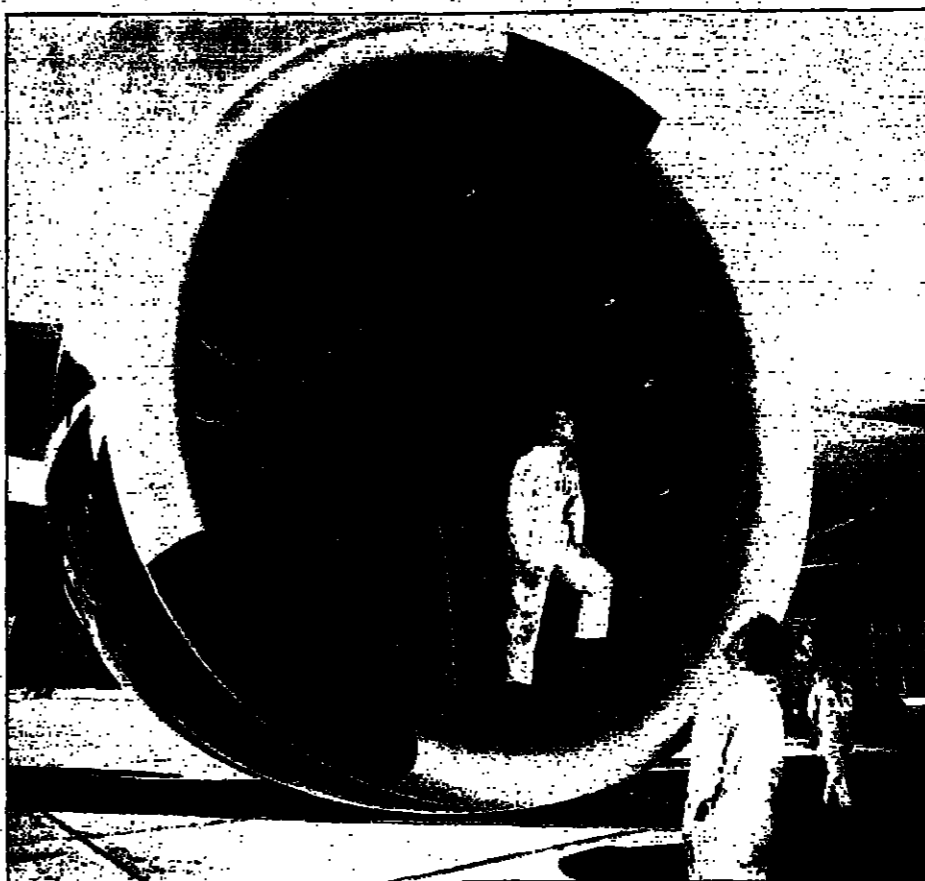
Concerning travel times, customers cannot expect to see radical changes in flights in the near future. Change is piecemeal: in recent years for example on trans-Atlantic routes, flight patterns have tended towards smaller planes flying directly to smaller and more numerous destinations.

Another related development currently under discussion is the possible introduction of GPS (Global Positioning System) equipment into each

aircraft, enabling them to navigate themselves along the shortest possible route, rather than being directed zigzagging from beacon to beacon by ground controllers. This could result in considerable flying time reductions and cost savings.

As for entirely new aircraft: "When the demand for an 800 or 1,000 plane is sufficient, it will be built," says UK Boeing spokesman Peter Middleton. "The technology is ready. But it won't be quick. For a start all world airports will have to be modified to accommodate it."

According to Peter Middleton, the obstacles facing a new Concorde-type plane are even greater. "To be economically viable, it needs to seat 300 and be able to cross the Pacific. It has to be much more environmentally friendly than Concorde, particularly in the noise area. It also has to be able to fly at subsonic speeds where necessary without becoming uneconomical. We won't see it before 2010 at the earliest."



The Boeing 777: The aeroplane of the 21st century

Photograph: Glynn Griffiths

When boredom is the least of your problems

JEREMY ATIYAH

Jet-lagged. Ill. No time to do the sights. International business travellers are forever complaining about their trips and these days you can almost sympathise. In today's global economy, business people are being driven further and further off the beaten track in their pursuit of clients and industrial sites. Quite apart from occasional well-publicised health risks such as outbreaks of the Ebola virus in Zaire or plague in India, a growing concern for business travellers is how to deal with the threat of crime.

Mafia gangs in the former Soviet Union, petty thieves in Latin America, civil war and unrest in many parts of the world: part from the obvious need to exercise greater caution, a simple way for travellers to counter the increased risks is to take precautionary steps before they leave home.

One way is to join the Corporate Travel Assistance scheme offered by Mondial Assistance, a Paris-based organisation. It operates like a kind of international medical AA, rescuing people in emergency situations. "We recently airlifted two businessmen out of Nigeria who had been attacked with machetes," explained Chris Moore of Mondial's UK office.

Or boast of Mondial is that agents are on alert 24 hours a day, every country of the world. "Our operations even extend to war zones. We're used by organisations like the BBC," says Mr Moore.

Whether or not you find insurance cover to deal with the cost of such a rescue, or whether you pay yourself, is of course another matter. Common theft is covered by standard travel insurance policies, but problems arising from war and political commotion are not (with the exception of hi-jacking, though most policies this is a paltry sum paid per day of captivity—kidnapping by criminal gangs does not count). If you are a high worth individual or VIP, there is such a thing as ransom insurance. But this is a discreet affair. For understandable reasons, publicising the fact you are covered, voids your policy.

An interesting new idea coming from the insurance market is that of offering detailed travel advice in association with policies. A company called WorldCover Direct allows an individual to sign up for an entire year's cover, with virtually unlimited travel, for a mere £70.

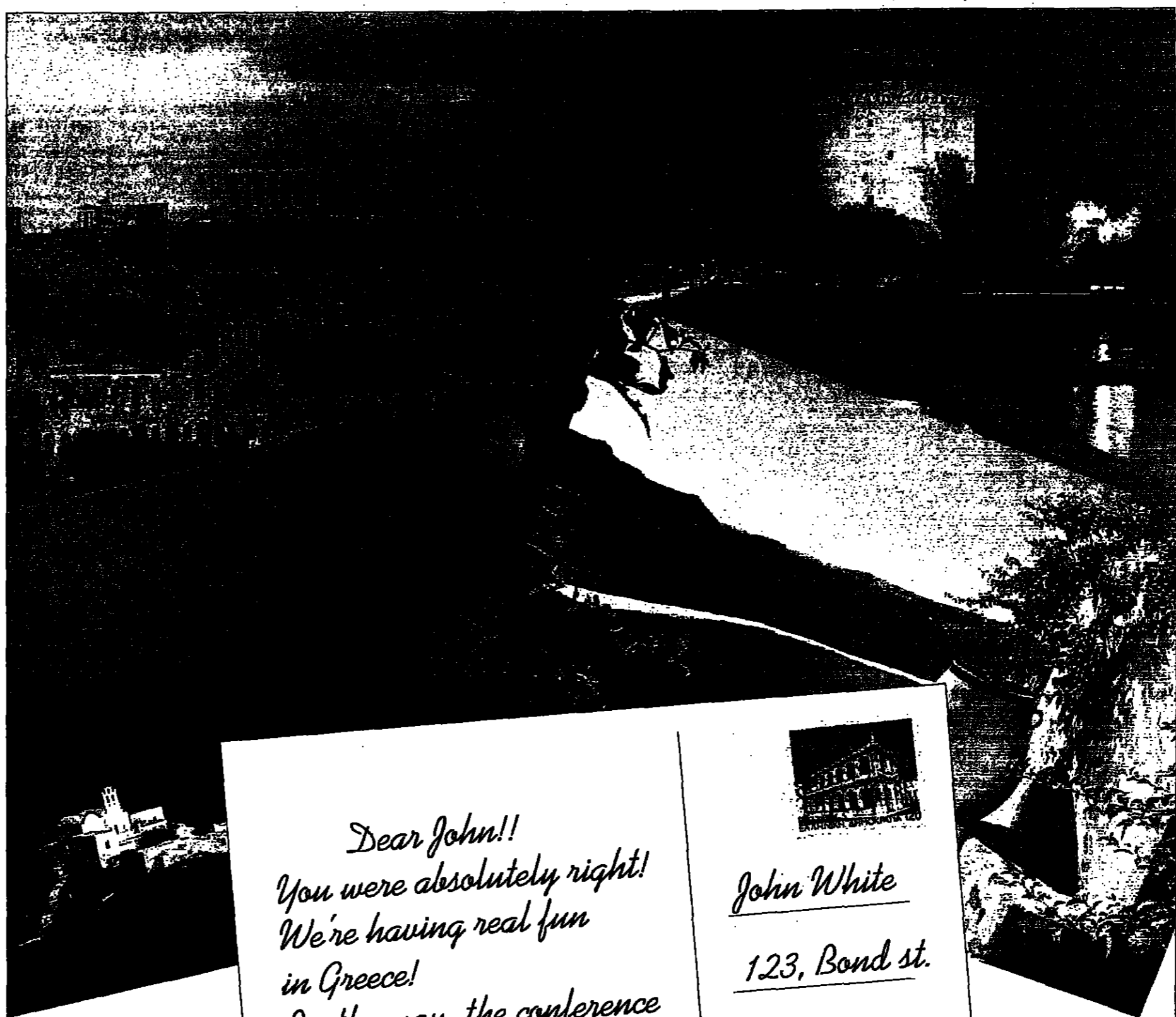
As well as being a reasonable insurance policy, this cover includes access to 24-hour help lines to provide advice on anything from tax loopholes in the State of Illinois, to what to wear in the Rome Savoy. Compensatory crib-sheets giving up-to-date information on any given destination can be faxed through at remarkably little notice.

The high risk spot on the business traveller's itinerary today is Moscow. I have taken the following safety advice from WorldCover Direct: "Put everything into a money belt or neck pouch underneath a layer of clothing. Make copies of numbers for passport, visa and credit cards and keep them in a separate place." This is then followed by reams of specific advice on how to get visas, how to buy train tickets, how to bribe people and how to avoid offending mafia syndicates.

A vital question is how to dress. One western businessman in Moscow was attacked in broad daylight—for his expensive clothes. He was left stripped naked in a subway in the centre of the city. The lesson from this dress down. Most foreign companies in Moscow insist that foreign employees drive dilapidated cars as well. Expensive equipment such as lap top computers should be carried in grotty canvas bags of the type Russians might use to carry cabbages.

And be careful in your dealings with police. Do not assume they are there to help you. Carry an ID at all times, to minimise the risk of being hauled off or fined by bored officials with nothing better to do. It's all there. Business travel may be getting more dangerous but there is less excuse than ever for travelling unprepared.

Mondial Assistance: 0181-681 2525, WorldCover Direct: 0800 365121



Dear John!!
You were absolutely right!
We're having real fun
in Greece!
By the way, the conference
was a great success!

Bob

John White
123, Bond st.
London
U.K.

Door-
to-door
to
Abu
Dhabi.



THE FINEST IN THE SKY

COMPLIMENTARY LIMOUSINE WHEN YOU FLY FIRST OR BUSINESS CLASS TO THE GULF WITH AWARD-WINNING EMIRATES. CALL US ON YOUR TRAVEL AGENT.

Don't be surprised if suddenly business turns into pleasure!

Having your business meeting in Greece means having the time of your life. Modern conference rooms in luxurious hotels with the latest audiovisual equipment are a guarantee for success. But the best part is when you walk out of the conference room. The possibilities are endless. From visiting the monuments of ancient Greece to swimming in the turquoise waters along an endless coastline. From sailing, mountain-climbing, to having fun till dawn. And you'll never be sure whether you came for business or pleasure.

OLYMPIC

GREEK NATIONAL TOURIST ORGANISATION: 4 CONDUIT STREET, LONDON W1R 0DJ, TEL.: 0171-7345997, FAX: 0171-2871369



GREECE
Makes your heart beat!

SENSE INTEGRATED

A SPECIAL REPORT
BUSINESS TRAVELComputers:
all the right
connections

STEPHEN PRITCHARD

For all its benefits, travel can be expensive, time-consuming and tiring. Large amounts of valuable time can be absorbed waiting for connections, and, almost inevitably, by delays.

Even within the UK, a six or seven hour round trip is not uncommon for an hour-long meeting. Overseas travel is proportionally more costly. Businesses are bound to look eagerly at ways to reduce the need for travel. Technology, and especially modern communications, can deliver a number of alternatives.

New technologies provide a mid-way between the simple phone call and the physical meeting. Perhaps the best-known of the new communications networks is the Internet. This global network of networks allows almost instantaneous transfer of information between computers, wherever they are in the world.

A growing number of businesses are now using electronic mail. It is quick and efficient. It is less interactive than the phone, but more immediate and less formal than the letter. Also,

Hardware will provide an alternative to long trips for short meetings

computer files, such as spreadsheets or even video, can be sent over the Net as an attachment to an email message.

But electronic mail can't really be seen as a substitute for a meeting: it cannot provide a simultaneous exchange of information. To achieve this, users need to dial the remote computer, whether at a branch office or at a client's site.

This opens up the possibilities for 'electronic conferencing'. This is the real-time exchange of video or computer files, between remote PCs.

The most basic electronic conferencing can be set up using no more than a spare phone line and a modem. Software utilities can be bought that allow both parties, for example, to annotate a word-processor document using the phone link. This brings an added dimension to a phone call. Then there is the more collaborative, but also more expensive, full-blown video-conferencing. This requires a high speed link, such as ISDN.

ISDN (Integrated Services Digital Network) is a high-speed digital phone line. It can be provided at 'basic rate' by BT, where users, for a connection charge of £400, receive two ISDN-2 channels. Each of these can transmit data at speeds of 64,000 bauds - more than twice as fast as the fastest modem connection. For very demanding applications, the two channels can be bonded to the desk, for data applications. ISDN can be used for ordinary voice calls when they are not needed for data.

The speeds offered by

ISDN open up the possibility of a fully-interactive, two-way electronic conference. This is sometimes called video-conferencing, but this is a misnomer: video is only one of the facilities that make this such a powerful communications tool.

Electronic conferencing can be added to most standard PCs as a combination of additional hardware and software. Typically, a user will need a camera, and a processor board to compress the video information for transmission over the phone line. Some of these add-on boards include an ISDN connection for the computer too.

Conferencing kits can be bought from companies such as BT, IBM or Intel. Complete hardware solutions, comprising a PC as well as all the additional hardware, are also available. Olivetti, for example, markets its Personal Communications Computer specifically for this purpose.

However, the trend within the PC industry is to build video-conferencing directly into computers. Apple Computer, for example, supplies its more powerful

Macintosh machines with Quick Time Conferencing, as part of the operating system. Anyone with a video camera and a suitable ISDN carrier can operate it.

Apple has tested its system connected to IBM computers, using that company's Person to Person software.

For applications where a computer might not be appropriate, it is possible to buy a stand-alone video-conferencing terminal. BT sells several models, and they have the advantage of requiring little technical knowledge to set up and use.

However, a terminal lacks the ability to share computer files and work on them. Most computer-based products offer a whiteboard facility, that allows substitute for a face-to-face meeting.

Producers of video-conferencing hardware think it is unlikely that their products will replace business travel. What it will do is provide a realistic alternative to long trips for short meetings, and also a powerful way for staff to prepare for a meeting or conference in advance, so they make more productive use of their time when they are there.

Business trips might even become more social. Video links cannot replace the need to build working relationships and personal contacts on a face-to-face basis. But putting the facilities for electronic conferencing on the desks of key employees should reduce the time they spend travelling - and, because it is accessible, improve communications as well. In the next few years, an executive without a video-link at the desk might seem as odd as one without a direct phone line would now.

Travellers get a taste for the stars

Sue Wheat reports on developments in the kitchen which airlines are hoping will lure passengers on to their planes



Culinary concepts: British Airways' kitchen at Heathrow, where they prepare 40,000 meals a day. Photograph: Glynn Griffiths

Horror stories about airline food are an integral part of every business traveller's repertoire. But not for much longer. Gone, say the airlines, are the days of rubbery chicken, shoe-leather beef, kiddie-sized cutlery, and portions that remind you of primary school dinner-time. At least in Business and First class anyway.

Lufthansa Air won the Business Traveller 1995 Airline Food and Wine Survey with its starter of carpaccio of halibut and salmon on sashimi vegetables which was declared 'worthy of a Michelin-starred restaurant' by one of the judges. Other airlines have similarly mouth-watering meals - lobster and smoked duck breast salad on Thai Airways, and orange bavarois filled with chopped prunes and chocolate ganache set on almond sponge with chocolate sauce on Emirates.

The process of preparing such fine foods is very complex, but extremely exciting, explains Kurt Hofner, British Airways' Head of Culinary Concepts, 'there is a continuous drive to be creative.'

While great strides have been made to keep passengers' stomachs and palates satisfied in most airline's Business Class services, for those travelling Economy, culinary catastrophes are still common, particularly on charter flights. Manx Airlines market a glossy named 'Sovereign Service' but serve 'a wet sandwich and a cup of tea,' according to one regular user. And an Icelandic passenger lamented about her meal, 'it was grey and boiled - that's all I know. I think it might have been chicken. It was inedible, the worst I've ever had,' she continued, 'and I've flown Aeroflot.'

Aeroflot has indeed become a legend among travellers of all classes, particularly for its

terrible food. As the travel agent who sold me an Aeroflot ticket to Jakarta a few years ago said: 'Well, you'll get there, but don't expect to enjoy it. I'd advise you take sandwiches.'

I did - in fact, two Tupperware boxes full - and it was the best travel advice I've ever had. But even Aeroflot are making efforts to improve their food after years of criticism. A new, part-American-owned catering consortium in Moscow now produces 'truly international meals,' explained an Aeroflot

spokesperson, 'The standard of the food produced is now extremely high.'

Preparing food for a plane-load of people that is recognisable, edible, and not, after going through preparation, flight delays, storing, dehydration, and then re-heating, is certainly a tall order. China Air Lines point out that passengers of all nationalities often opt for Oriental dishes which lend themselves better to airline conditions than meat and two veg which have a tendency to

dehydrate and lose their flavour. But if you really want to guarantee your chances of good food, confide one regular economy class traveller, the trick on any airline is to always order a 'special meal' (many airlines now offer an extensive range). 'They're all freshly prepared - and you get served first and aren't caught in the post-prandial bathroom rush.'

But do people really choose an airline on its food? Nigel Murray of Executive Travel Service points out that 'serious

travellers are interested primarily in the timing of the flight, food is less important.'

True, say British Airways, but providing good food is part of providing a memorable in-flight experience. BA are therefore introducing a completely restyled 'Cloud Nine' first class service from December, which includes an à la carte restaurant in the sky where flexibility is the name of the game. Meals range from 7-course extravaganzas to bistro-style pasta bars and good old-fashioned puddings, and

passengers can choose to whenever they like.

Those on the 'Gooding service' will even be able to on a 6ft bed in BA pyjamas under a duvet, watching a film on their bedside video screen while tucking into a jar of biscuits. First and Club passengers will also be able to raid the larder and nibble away on snacks all night long. It's an adult version of How Alone self-indulgence, 350 feet up.

But you don't have to long-haul to get the mickled-by-Grandma treatment with BA. 'On short night flight passengers are given oodles and a large tartan rug full of hot chocolate before snuggly under their matching tart blanket. Just before landing they will be woken gently by hot coffee warmed bread pastries and energiser drinks say the World's Favourite Airline.

A scene eerily reminiscent of the film *Airport* in which stewardesses sip and nuzzle lullabies to sickly passengers comes to mind. BA's encouragement of passengers to 'tre the cabin like their own home' also seems a night indulgence although watching groups of executives all in matching pyjamas sneaking into the galley in the early hours when who gets the last hobnob, should provide in-flight entertainment.

Andrew Weals, of BZY Investment Management, a regular business traveller, sceptical of the rash of new in-flight services: 'I don't see the point in paying so much extra just to have a constant biscuit supply and watching napping. All you want is peace and quiet and your seat to go back as fast as possible so you can sleep. I'm not of gungorous food make up for that. But then again wouldn't refuse it either.'

Loyalty brings some
sky-high bonuses

LEE RODWELL

Since American Airlines launched AAdvantage in May 1981, frequent flyer programmes, aimed primarily at the business traveller, have winged their way around the world. Now every major airline has its own scheme whereby passengers can clock up miles to earn free flights, cut-price holidays, hotel accommodation or other, increasingly diverse, awards.

Tony Clarke is managing director of London-based International Customer Loyalty Programmes, which has devised several FFPs. He says: 'These schemes have now become a fundamental part of airline marketing strategies. The mileage programmes, which exploit greed instincts, provide opportunities to track and identify customers. Learn about their preferences and build up complete profiles of them.'

FFPs, it seems, are here to stay. But how can the traveller make the most of them? According to Mr Clarke, people who collect miles belong, on average, to four different schemes. He says: 'The number one criteria for business travel is schedule. But there is no doubt 'miles' come into play next.'

So the canny business trav-

eller keeps an eye on the comparative miles offered by different airlines - and any bonus offers currently in force.

At present, for instance, a first class return flight from London to New York with American Airlines is worth 13,359 miles under their AAdvantage programme, compared to Continental's OnePass offer of 14,000 miles. OnePass also has a 5,000 miles bonus for first-time flyers.

Virgin Atlantic's Freeway scheme will give you 13,832 miles plus a bonus 25,000 miles if it is the first time you have travelled Upper Class. Meanwhile you can clock up 2,100 Air Miles with British Airways - or 2,800 if you travel on Concorde.

Of course, the traveller also has to consider how many miles they have to trade for particular rewards. It takes 60,000 Freeway miles for a return trip to Tokyo, for instance, compared with 11,500 Air Miles.

Juggling these kind of numbers can tend to make one's head spin - which is why Mr Clarke advises all travellers to consolidate their collecting activities on one programme. 'Then exploit the partnership opportunities - that's the way to rack up an enormous number of miles.'

Air Miles members, for

example, can now earn extra miles by shopping at Wine Rack, Laura Ashley, Do It All and the House of Fraser. With a Shell smart card they get a mile for every £6 spent on petrol, with a NatWest Access or Visa card they can earn a mile for every £20 spent. They can even get miles by going to a performance by the Royal Philharmonic Orchestra.

Most airlines have partnership deals with hotel groups and car hire firms. This gives the business traveller an ideal opportunity for maximising the opportunities to gain miles.

This month's *Executive Travel* magazine has worked out that a British Airways Executive Club member who uses a NatWest credit card at a BA Travel Shop to book a £364 BA business flight to Europe, plus one day's car rental with Hertz and two nights at a Hilton hotel, would earn 572 Air Miles - more than enough for a free ticket to Paris.

But will this hypothetical traveller actually use his miles for a free flight? British Airways say that each week, more than 10,000 Air Miles collectors fly to destinations around the world, free of charge.

On the other hand, industry estimates suggest that only 28 per cent of all accrued mileage points are redeemed, leaving 1.4 billion unused miles worldwide. Yet miles do not necessarily last for ever. Some airlines impose time limits: unused miles in Virgin Atlantic's Freeway scheme expire after three years, for instance.

Mr Clarke says some schemes have higher redemption levels than others. 'With the more successful schemes you find about ten per cent of cabin seats taken up with people redeeming rewards on their miles.'

There would be problems if everyone who had enough miles claimed free flights. The airlines have to get a balance between not diluting their full fare sales and not frustrating customers who have reached redemption levels but can't get the seats on the flights they want.

Free flights are now just one of the ways people can cash in their miles. Freeway members can wind down with a day at a health club (30,000 miles), go skydiving (40,000 miles) or get away on a golfing weekend (75,000 miles). Holiday offers range from a seven-day tour of Egypt (150,000 miles) to a week spent in luxury on Richard Branson's Necker Island hideaway (1 million miles).

Air Miles deals include two free tickets to the cinema (100 miles), an aromatherapy massage (500 miles), white water rafting (1,000 miles), a motor racing trial (2,500 miles) or high speed powerboating for two (3,500 miles). One thing is clear: when you collect miles, the sky is no longer the limit.

Baiting the customer
with sweeter incentivesSIMON CALDER
Travel Editor

At Sheremetyevo airport in Moscow last Friday, I saw a new Ilyushin 96 gleaming in freshly painted Aeroflot colours. The latest Russian aircraft was parked by the terminal and looked ready for passengers. One thing limited its usefulness: none of the four engines was attached.

In the West, thankfully, such details are taken for granted. And if you buy a business-class ticket, you can take it for granted too that frills such as separate check-in and airport-to-airport champagne (should you want it) are included in the premium price of a ticket. The battleground for the business traveller has moved to a higher plane.

Airlines are focusing much more on the overall journey rather than just the hop Alpha to Bravo. So besides more legroom and fancier inflight entertainment systems, attention is shifting to added-value extras.

Getting to and from the airport is easier if you travel with a carrier offering limousine transfers. The journey is smoother still if you have conducted check-in facilities by telephone, as some passengers

carrying only hand-luggage may do - even at Moscow.

'Fast track' clearance through security and immigration is another bonus, particularly at airports like Gatwick and Manchester with a high proportion of holiday traffic. Executive lounges are being increasingly taken for granted, and now the battle is on to enhance the airline's performance by boosting your productivity. At Heathrow, for example, one section of United's vast Red Carpet Club is given over to individual work stations. Right up until last call, business travellers can hammer away at their laptop computers.

Today's business traveller is supposed to relish the idea of going straight to a full day's work, and arrival lounges such as those provided by BA and American Airlines at Heathrow allow you to freshen up for action. A fine idea - assuming that you have enjoyed a sound night's sleep.

Your chances of slumber depend on how much space you have. Long-haul passengers are getting used to two vital statistics: not only seat pitch, the measure of space from the front of one seat to the front of the next, but also the angle of recline. Air France

has actually named its business class 'Esprit 127' indicate that the seat recline 127 degrees matches the ideal human posture with resting.

While space increases, on thing which may be deduced flexibility. In two ways: first marketing, moves aimed at enticing the business traveller through lower fares, almost always, have restriction attached.

Second, the hoodin' business travel means the seats of some routes are becoming scarce. The idea that paying a premium fare you get guaranteed a seat is no longer rooted in reality, though British Airways' underling find a seat for Go Car passengers is an odd that could be worth its weight in platinum.

Some company accountants are getting worried at the spread of perks which in the way of business travellers. Whether you get a caddy or hard cash, the 'fringe' costs money that won't its way through to executives. There could be a reach to what some see as gimmicks. But however much you pay for your flight, you have thought to expect your plane be equipped with the requisite number of engines.

Now you can take our new 0705 flight to Amsterdam from Gatwick every Monday and Friday, so there is no need to rush when you have an early meeting in Amsterdam. Transavia offers up to six daily flights to Amsterdam all operated by our newer, larger Boeing 737 - 300 jet aircraft. With our unique, wider business class seating and superior service, Transavia really is your first choice.

For further information and bookings call Transavia reservations on (01293) 538181 or your travel agent.

Transavia airlines
We'll give you wings.

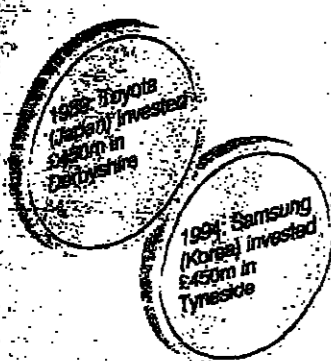
Now you can make early meetings in Amsterdam without the rush.

Transavia airlines is part of the KLM group of companies.

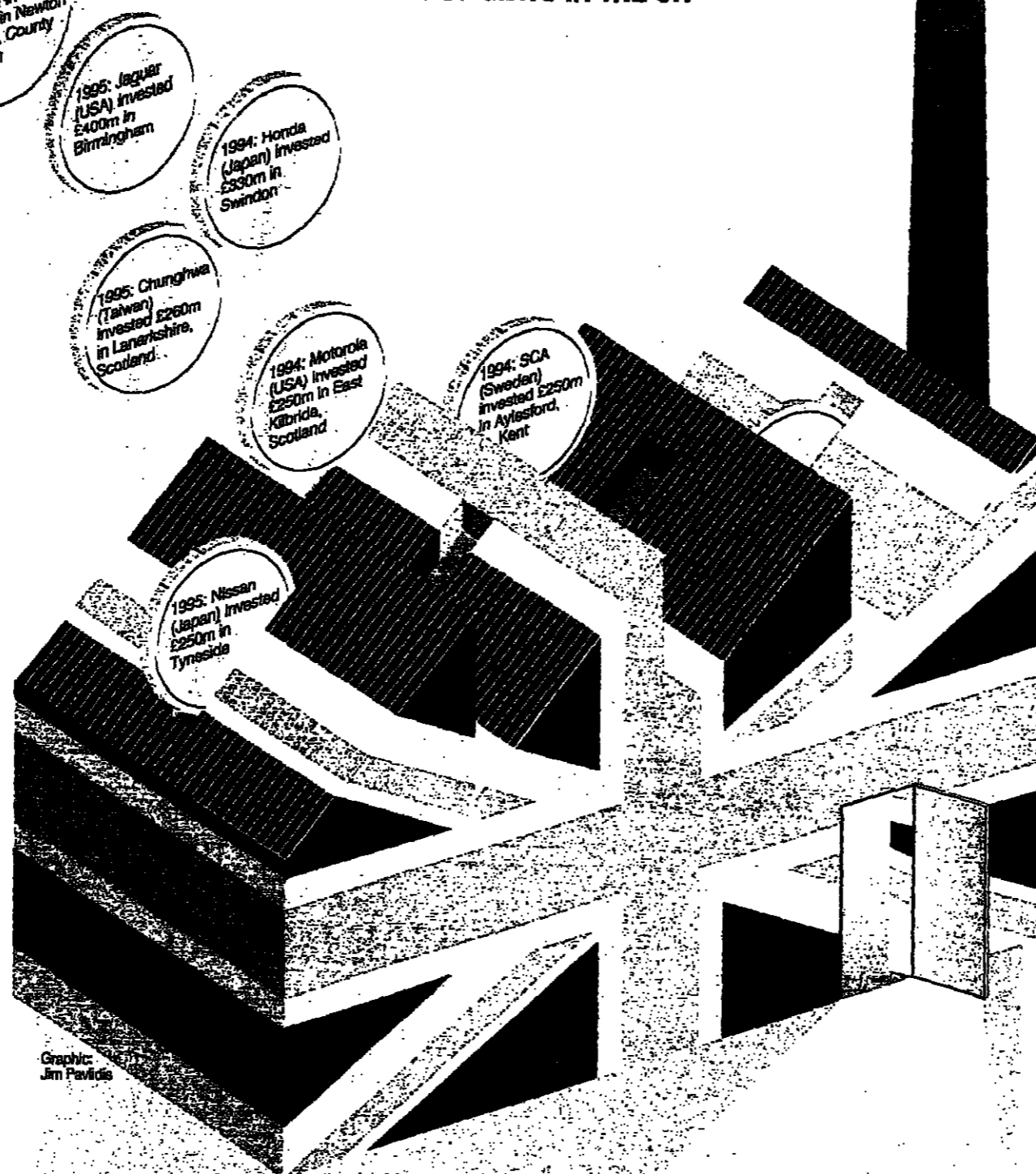
Cure your financial director's fear of flying.

Business Travel needn't be as expensive as certain people might imagine, so long as you're talking to Hogg Robinson BTI. Benefiting from our expertise, over 6,000 organisations (including nearly 40% of the FTSE 100) keep travel costs under control while receiving a quality service. Call today for an information pack or contact Les Middleditch, Director of Sales on 01252 372000 (tel.) or 01252 371200 (fax.) and ease your FD's phobias.

HOGG ROBINSON



THE TOP TEN FOREIGN INVESTMENTS IN THE UK



Graphic: Jim Pevelde

News of fresh investment from Asia is good, but it will not solve Britain's unemployment problem, says Yvette Cooper

Taiwan can't give everyone a job

Remember the days when "Made in Taiwan" was the symbol of the decline in British manufacturing? Not any more. For the East Asian companies once accused of stealing our jobs with their cheap labour are now investing in Britain. Lanarkshire is to get 3,000 new jobs building television tubes courtesy of the Taiwanese firm Chung Hwa. And in the past 18 months, Japanese companies Toyota, Honda and NEC have announced projects creating 3,000 jobs between them.

John Major boasted at the Conservative conference in October of contracts from Fujitsu, Daewoo, Nissan, Black & Decker, NEC and Siemens. "These companies didn't invest in a socialist Britain. They set up here because it's a Conservative Britain." In the light of yesterday's announcement from Chung Hwa it would appear that his vision of Enterprise Britain is paying off. A deregulated labour market - otherwise known as low wages and temporary contracts - seems to be attracting foreign investment and generating new jobs. Second only to the US in attracting foreign investment, Britain attracted around £7bn in 1994 - more than any other European country. More than 3,500 US companies have invested here, and more than 40 per cent of Japanese investment in Europe is based in Britain. The

top 2,500 foreign-owned companies employ a total of 2 million people.

Cheap labour in Britain, compared, for example, to Germany, is one factor attracting inward investment by international firms who want a foothold in the European Union. But according to a study of inward investment published by the economic consultancy London Economics earlier this year, other important attractions are the English language and the international strengths of the City of London. And as the jobs become increasingly highly skilled, a well-qualified workforce will matter more.

The problem with John Major's Enterprise Britain strategy - generating jobs through inward investment - is that its impact is marginal compared to the huge changes taking place in the rest of the British economy. Low wages, low business taxes and cutting labour regulation are not succeeding, so far, in generating big increases in employment in any sector of the economy. In the two years of recession between 1990 and 1992, a million jobs disappeared overall. In three years of growth up to the spring of 1995, employment expanded by only 150,000.

Inward investors have helped to slow the decline in manufacturing industry in Britain over the past two decades, not

just by building new plants but also by importing their management and production techniques. According to London Economics, inward investment accounted for 25 per cent of British manufacturing sales in 1990, and for one manufacturing job in six. However, jobs in the manufacturing sector overall are still in serious decline. In 1992, in the depths of the recession, there were 5 million jobs in manufacturing in Britain. Three years of economic growth later, 200,000 more manufacturing jobs have been lost. Foreign firms are stemming the decline, but they are not turning it around.

So where are the new jobs in Enterprise Britain? Just as in the Eighties, many of the new jobs created in the past few years have been in banking and finance and personal services. For all the headlines about cuts

Manufacturing jobs are still in serious decline. Foreign firms are stemming the loss but not turning it round

in the high street banks, jobs in the financial sector have gone up by 200,000 in the past three years. The cheerful bank counter staff may have been replaced by service tills, but elsewhere in insurance and financial services jobs are growing and growing. And the communications industry has also proved a fertile breeding

ground for new jobs. In fact foreign investment has made some contribution here too. More than one fifth of all inward investment between 1985 and 1991 was in financial and business services, and nearly a half was in the service sector.

Gone are the "jobs for life"; the new jobs are more likely to be jobs for six months. For there are 290,000 fewer full-time permanent jobs today than there were even at the bottom of the recession in 1992. On the other hand, part-time and temporary work are booming. There are 130,000 more part-timers and 320,000 more temporary workers than there were three years ago. And these are not just working mums. For two-thirds of these new part-time jobs have gone to men. Whether they are highly-paid computer analysts on six-month contracts, or casual labour at the local pub, there are

almost as many people in temporary work today as there are in permanent full-time jobs.

This need not be all bad news. A well-qualified computer analyst finds herself in great demand, and can pick and choose her next contract with ease. According to the Government's Labour Force Survey, most part-time workers, men as well as women, do not want a full-time job, perhaps because they need to be home in time to pick children up from school.

The people who do worst out of the Nineties labour market are the unskilled and those whose partners are also out of work. Graduates get jobs. Nine out of ten people with degrees are in work. Look instead at those who never managed to get O-levels or GCSEs and the figures are much more depressing. Fifty-nine per cent of people with no qualifications had

A breeding ground for Asian tigers

The influx of Far Eastern companies into the UK has been one of the economic success stories of recent times.

About 600 regional development agencies operate in Europe, all vying to attract lucrative inward investment to their area. But when it comes to the Asian tiger companies, the UK is by far the most successful.

Around 221 Japanese companies now operate in the UK, employing some 60,000 people. There are just 11 South Korean operations and nine from Taiwan in the UK, but this is still many more than the rest of Europe put together.

Although some Asian enterprises planted their industrial roots in the UK decades ago, the real breakthrough came more than 10 years ago when the car giant Nissan opened a plant in Sunderland.

It prompted other manufacturers, all looking for a bridgehead into the European Community, to sit up and take notice of the UK's changing economic and workplace environments.

Honda and Toyota followed suit, along with dozens of component suppliers - so called "tiger cubs" - to serve these companies' "just-in-time" manufacturing methods.

But the UK has not only been attractive to the motor industry. Yesterday's announcement underlines the fast growth of the electronics industry, and follows Samsung's £450m investment last year and Fujitsu's £400m investment this year.

Scotland's Silicon Glen is now the capital of Europe's electronics industry due mainly to the large number of Japanese and Korean firms setting up there.

Economists say it is all to do with "critical mass", though some Far Eastern specialists have spoken of a herd instinct among the region's companies. "I do not mean it in a derogatory way, but they like the security of numbers," one Japanese analyst said yesterday. Hence the decision of more than 20 Japanese companies to sit their UK facilities in the small Shropshire town of Telford.

Another important cultural factor is the English language, and not only because it is the tongue of international business. "It's one of few languages the Japanese can understand," said the analyst.

Of course, economic factors are vital, though not necessarily exchange rate issues. The recent rise of the yen has led some Japanese manufacturers to step up investment in the UK, but such short-term decisions pale against these companies' long-term strategies.

More important has been the changing industrial conditions in the UK: social costs are much lower than on mainland Europe; the old rigidities of the labour market have gone; and single union deals are now acceptable; a wealth of grants are available, especially to train employees.

Such benefits are, of course, available to all foreign companies, which is why the UK attracts about one third of all inward investment in Europe. But these factors are of particular importance to Asian companies, which prefer to establish overseas operations from scratch, on green-field sites and sometimes recruiting large numbers of staff who need complete retraining.

Recent evidence suggests the number of new Far Eastern companies setting up in the UK may be falling off. But those companies already here are firmly rooted, and there are plenty of reasons to believe they will go on investing in the UK.

Russell Hotten

Rome Diary

ANDREW GUMBEL



The headlines are unanimous: Italy is in the grip of a national emergency. No, the government is not about to fall, at least not this week, and the economy does not seem in imminent danger of collapse. But the great splashing of black ink across the newspapers leave no doubt about the gravity of the situation. "State of emergency breaks out," one paper announced. Over what? (Casting all journalistic pride aside, I must confess this was a crisis I had entirely overlooked until I saw it staring out at me over my morning cappuccino.) The paper explained: "Over the cold weather."

I had visions of frostbitten families being pulled out of avalanches, of whole regions being deprived of water and electricity, of horrendous pile-ups on snowbound motorways. I read on: "The gentle breezes of October have given way to sharp north winds. Temperatures in the mountains have suddenly fallen way below zero." One article began. Powerful stuff, huh? "In Rome, people were forced to rush to their cupboards and pull out coats and scarves before braving biting winds and lows of six degrees." The news wasn't all bad, thank God. "There are no problems inside buildings because heating has been authorised by the city since 1 November." Well, that's a relief.

In any other country this is known as the onset of winter. In Italy it causes a national sensation. Actually, I think it is a scam organised by fur coat manufacturers, who have wasted no time in launching a major advertising campaign on television to coincide with the cold snap. Never mind political correctness or the fact that the average Italian has to fork out two months' salary for them, fur coats - mink for the super-rich, any other available species for the rest - have somehow become the country's number one status symbol. There is, of course, a snag. Rome is not exactly Alaska, and the number of days when it is cold enough for people to wear their elegantly tailored pieces of rat fur can be counted on the fingers of one hand. Hence the need to keep the country in a permanent state of emergency...

Another snag with fur coats is that the rose-sellers who do the rounds of Rome restaurants every evening inevitably swoop on their wearers for a little charity. The roses, incidentally, are mostly stolen from cemeteries so they have less than romantic connotations. The sellers are annoyingly persistent, and I mean annoyingly persistent. But a friend of mine has hit upon the ideal technique for getting rid of them. As soon as he sees the flowers approaching, he starts sneezing violently and shouting "No, please, I'm allergic!" The rose-sellers, realising they risk being showered in spittle if they come any closer, scuttle away faster than you can say *stishoo*.

The cold makes a real difference, of course, to Rome's population of down-and-outs. But help is at hand for them

thanks to the religious community of Sant'Egidio, which runs what must be the best appointed soup kitchen in the western world. Instead of standing in line for their food, the street folk are seated in groups of five or six at tables with elegant checked tablecloths. Volunteers wait on them as if they



Fini: thanks for the mammary

were in a restaurant, offering them a choice of starters, main courses, vegetable or salad, and dessert. Eating is a sacred business in Italy, and Sant'Egidio's guests are invited to stay and chat over their meal for as long as they want. Some of the tramps are already learning the finer points of restaurant etiquette: one of them sent back his pasta soup the other night, saying he wanted less broth in it. The volunteer waitress brought him a fresh bowl without a murmur.

Pasta is always an easy way to please in Italy, which perhaps explains why it took centre stage in one of Italy's more lurid variety shows the other night. Pippo Bando, Italy's answer to Bob Monkhouse, proudly presented six chefs on his programme *Numero Uno* and gave them 10 minutes to prepare six different pasta dishes - one with prawns, one with bacon and chili, one *alla carbonara*, and so on. Obviously, the producers realised that watching pasta boil makes for less than scintillating television, so while the audience waited for the results, scantily clad dancing girls twirled around the cooking pots to a jaunty dance tune punctuated by the refrain "Pasta! Pasta!"

When the clock had ticked its way down to zero, on came the jury consisting of three fat balding men and a nun. The tasting session was not particularly interesting either, so the dancing girls came back on for another half-hearted wiggle. The whole thing was so absurd I can't now remember which chef won the competition (although I do remember Pippo spilling half the dishes on to



Tornatore: epic newscast

the work surface as he tipped the pans for the TV cameras). This week we are promised a pork butchers' sausage-chopping contest. I can hardly wait.

Bad Italian television is strangely addictive. The other day, Italy's most famous small-screen clairvoyant-cum-hypnotist told his audience he could tell them how many viewers were tuning into him at that precise moment. He stood in deep concentration before solemnly announcing: "Six million, eight hundred thousand!" Extraordinarily, that was the viewing figure station controllers had been registering for the show every week, this week being no exception. How ever did he guess?

On the other channel, meanwhile, the First Couple of the far-right National Alliance party, Gianfranco and Daniela Fini, were telling a racy story. During a formal dinner recently, Daniela watched in horror as an attractive woman slunk up to her ex-spouse-neo-fascist husband, unbuttoned her blouse and asked him to autograph her breast. "What was I supposed to do?" giggled Gianfranco. "I went ahead and signed." His only regret, he added, was that his short surname brought the experience to a halt just as he was beginning to enjoy himself.

Any resemblance between this tacky viewing and the antics of Italian politicians is most definitely not coincidental. The second channel of the state broadcaster, RAI, is so addicted to the showbiz side of public life that it has just revamped its evening news programme to make it more... well, cinematic. The first edition featured a special montage of images of Yitzhak Rabin, put together by the film director Giuseppe Tornatore, whose credits include the Oscar-winning *Cinema Paradiso*. Music was by Ennio Morricone, soundtrack master of countless Sergio Leone spaghetti westerns. At the end of the newscast, credits rolled just as they would at the end of a movie. The only thing that was missing was Woody Allen's one-liner from *Husbands and Wives*, which would have made a fine epigraph: life doesn't imitate art, it imitates bad television.

UP TO **£35** OF **FREE CALLS**

When you buy a mobile phone from a Vodafone Centre this Christmas

SAVE OVER **£100** WITH THIS OFFER

FREE CONNECTION TO VODAFONE LOWCALL

PHONES FROM **£4.99**

PLUS **£40** OFF ACCESSORIES

VODAFONE Centre

MASSIVE CHOICE, BEST QUALITY, WIDEST COVERAGE

More than 100 branches nationwide, for your nearest centre call **0500 33 55 77**

Offer ends 30th November 1995. This offer is subject to stock availability and a standard antenna equipment connected to the mobile. Vodafone Centre offers are subject to mobile phone network coverage and Vodafone Centre offers are subject to mobile phone network coverage. Vodafone Centre offers are subject to mobile phone network coverage. Vodafone Centre offers are subject to mobile phone network coverage.

INDEPENDENT

FOUNDED 1986

ONE CANADA SQUARE CANARY WHARF LONDON E14 5DL
TELEPHONE 0171-293 2000/0171-345 2000 FAX 0171-293 2435/0171-345 2435

EDITOR: Charles Wilson

DEPUTY EDITOR: Martin Jacques • MANAGING EDITOR: Colin Hughes
SECTION TWO EDITOR: Charles Leadbeater • SATURDAY EDITOR: David Robson
EXECUTIVE NEWS EDITOR: Michael Williams • ASSISTANT EDITOR: Simon Kelner

NEWSPAPER PUBLISHING PLC. BOARD OF DIRECTORS:
Liam Healy (Chairman) Sir Gordon Borrie Ben Bradlee Juan Luis Cebrian Brendan Hopkins
David Montgomery Javier Diaz de Polanco Cornel Riklin Andreas Whitman Smith
ADVERTISING DIRECTOR: Jeremy Reed

The £2bn question

The European Union is in a financial mess. Yesterday, the EU's spending watchdog, the grandly titled European Court of Auditors, made that much plain. Eurocrats don't know where 4 per cent of their budget - £2bn - has gone. Their best guess is that it has disappeared in a mix of fraud, waste, mismanagement and bad housekeeping.

This is an appalling admission. At a time when most countries are struggling to hold down public spending to meet the demands of the Maastricht treaty, such profligacy damages the EU's reputation and is a manna to the union's many ill-wishers.

So who is to blame? Has Brussels, as the Europhobes would have us believe, become a place where fraudsters thrive unchecked and where the roads are choked with criminals driving removal vans stuffed with stolen EU office furniture?

Not quite. Yesterday's report shows that there is a serious failure to monitor spending. The fact that much EU spending takes the form of subsidies also makes it particularly vulnerable to fraud and waste. The Common Agricultural Policy, which takes about half of the EU's £56bn budget, is, as is well known, widely abused.

Likewise, the EU's other big programme, grants to poor areas and countries, is tailor-made for waste. Many projects are ill-drafted, badly administered and incompetently implemented. They discredit a central EU policy: the effort to reduce the gap between rich and poor.

But responsibility for most of the failure lies at a national level. The problem is that the 15 member countries, which administer 80 per cent of the budget, don't bother too much about what hap-

pens to it. It's someone else's money as far as they are concerned. They don't seek out evidence of fraud, partly because they may find themselves obliged to repay the sums lost even if these amounts cannot be recouped from the fraudsters. In many countries it is not even a criminal offence to defraud the EU budget. And there is no justification in the supposedly fraud-free richer northern countries pointing an accusing finger at their southern counterparts. Slapdash accounting and dodgy dealing is identified throughout the community by yesterday's report.

The situation is beginning to improve. The EU has set up a tougher anti-fraud unit. There is a telephone number for informers. The very fact of yesterday's report - and the attention it has received - shows that abuse is taken more seriously than in the past. Monitoring should become more rigorous in the future as more countries join Britain as a net contributor to the EU and so worry more about their own money going down the drain.

But the continuing inadequacies of the EU situation are thrown into relief when compared with events this week in the United States. There, the government has been, however briefly, shut down in the battle over spending restrictions. Such drastic action is not to be recommended, but it shows how much tougher controls are in the US than in the EU, where money will continue to flow in (and out) regardless of yesterday's damning report.

It is time that member states got serious about the problem. But until they stamp out malpractice on their own doorsteps, they are wasting their breath railing against bloated Brussels.

Parenting and pornography

This country seems to specialise in dialogues of the deaf. Either you believe that class sizes determine all that happens in schools - or you side with Gillian Shepherd in asserting that they have no impact at all. The question of violence and children was last week reduced to the trivial and irrelevant question of whether or not parents should smack. And now we have yet another "transmit only, no receive" debate being conducted between the pro and anti-censorship lobbies over satellite porn and violent videos.

In one corner the moralists bemoan the "tide of filth" waiting to overwhelm the country if Swedish "TV Erotica", available to subscribers with smart-card technology, is allowed to reach into British households. For this lobby any explicit sexuality is to be banned from the screens, without differentiating between material depicting violence or degradation and that showing "normal" sex. Like rabies, sex is seen as a contagious affliction waiting its chance to cross the Channel. For the time being this lobby has prevailed.

Facing them - in the libertarian corner - is the "anything goes" brigade. This group argues that there is no link whatsoever between what is watched and subsequent behaviour - despite a multi-million pound advertising industry devoted to the opposite proposition. So there is simply no problem. Furthermore, they say, the technology is already available to prevent minors viewing unsuitable material - ignoring the evidence that in too many households parental negligence (or even complicity) allows very young children to see disturbing programmes.

And the truth? We think it is more complicated. People are interested in sex and some of them are turned on by watching it on screen. There is nothing wrong or unhealthy in this per se, although it is more alien to British public culture than it would be to the Danes. But if the sex depicted is degrading, or strengthens the link between eroticism and violence, then we are entitled to ask whether society should impose limits upon what adults may do. In those cases only, the Government is justified in taking action to ban the advertising of satellite channels and the distribution of smart cards capable of unscrambling them. It has the ability to take such action.

If we can agree on this approach to what adults are allowed to see, that still leaves the vexed question of how to protect children from viewing unbanned scenes of explicit sexuality. Technology will probably weed out most kids. But the same children who would be at risk from unsupervised screening of porn channels are likely to be the ones already swapping unpleasant videos in the playground, or watching those that their parents leave lying around.

At root, therefore, this (like so much else) is a question of parenting. In the long term it is impossible to restrict what is generally available to society because a minority of parents are essentially delinquent. Which means that we must put in a great deal more effort to educate prospective parents about how to bring up children, and offer serious support at the first signs that some of them are not coping.

ANOTHER VIEW Richard Lacey

Mad cows and ministries

More than five years ago I demanded that the control of BSE and its frightening potential to decimate the human population was through slaughter of all infected cattle herds. This proposal was based on the inability to identify which animals were infected but not yet ill, the steep rise in the incidence of the disease and the dependence of the human population on dairy products and the remains of the old cow processed into foods as diverse as burgers, soups, stocks, sausages and also gelatine, used widely in medicine and many sweets.

Action was not taken then because it was too expensive. By 1993, the cost was estimated at £30bn by the editor of *Nature*. Now we apparently cannot afford to take action, and yet we cannot afford not to. Surely the cost of cleaning up our cattle should take priority over tax cuts.

Instead, the ministries have orchestrated a campaign of deception, misinformation and manipulation of cowardly scientists.

The first lie was the claim that BSE was caused by sheep scrapie, a claim made to reassure the public because it is accepted that humans are barely vulnerable to scrapie; so we would also be immune to BSE. But scrapie did not cause BSE. Rather, BSE is a cattle disease in its own right, and now established as a cause of sporadic Creutz-

feldt-Jakob disease (CJD) in humans. Then, just as a precaution, various risky organs were removed from cattle at slaughter. These were the organs of little commercial value and did not include, for example, liver, bones or nerves.

But is it not insane deliberately to manipulate infected organs? Surely the whole animal is infectious? Not if you believe the Ministry of Agriculture.

In its experiments, tiny amounts of various organs have been injected into a breed of mouse hardly vulnerable to BSE. Conveniently, some may think, the only infectivity was found in the brain.

In 1990, the ministry might have hoped its failure to act would not have been rumoured until well into the next century. But infected farmers with BSE herds, and teenagers, in addition to many of our domestic cats and zoo animals, all attest to the exceptional infectivity of BSE and the total failure of the Government to protect the public.

We still live in a class-ridden society. The top class is the Government and the meat industry. The bottom, or experimental class, is the already infected consumer (ie, most of us) waiting for the terminal dementia, beginning as early as the teens, with no diagnostic test, no vaccine and no treatment.

The writer is professor of clinical microbiology at Leeds University.



"If you want porn, squire, they're on the top shelf."

LETTERS TO THE EDITOR

Philosophising about the rights of animals

From Dr Richard D. Ryder
Sir: May I please defend Peter Singer from the assertion that he "invented animal rights" ("A moral life in this godless world", 13 November).

The concept of animal rights goes back 200 years, to writers such as Thomas Young. Singer avoids the use of this term, adopting instead my concept of speciesism. Singer differs from the rights tradition in ethics and takes a Utilitarian line, in which the interests of the individual can be overruled by the interests of many. None of this denies Singer's importance culturally; his book *Animal Liberation* (inspired by the modern revival in this country) was an important trigger for the American revival of interest in animal protection which followed from 1975 onwards.

Yours faithfully,
RICHARD D. RYDER
Haytor, Devon
13 November

The writer is the author of *Speciesism* (1970).

From Mr Myc Riggsford
Sir: Peter Singer's views have done much to advance thinking on our duties towards animals and to make the major medical research charities carefully consider the ethics involved in using animals in medical and veterinary

research. It is tragic, considering the importance of such a well-informed ethical debate, that his major legacy in the UK is likely to be the deliberate and sustained £3m campaign of pseudo-scientific misinformation that the major animal rights groups are pouring into our schools, in the name of animal liberation.

There is no question that medical advances such as insulin, vaccines, anaesthetics and transplants have relied heavily upon animal work. However, we all recognise the moral debate. We look forward to a time when children can be given the chance to make up their own minds.

Yours faithfully,
MYC RIGGSFORD
Director
Research for Health
Charles Group
Shepton Mallet, Somerset
13 November

From Mr Dave Godin
Sir: As a lifelong opponent of all animal abuse, I have always maintained that when the day comes and we are close to making a significant impact on the general consciousness and behaviour patterns, then the movement will be infiltrated by those who seek to destroy it from within. To read Peter Singer's latest philosophical posi-

tion (Thinkers of the Nineties, 13 November) inclines me to think that this just might be his role, since his arguments of Preference Utilitarianism are, in effect, precisely those used to justify vivisection and other atrocities against non-human life forms.

I too regret that there is no secular equivalent to the word "sacred", but the moral basis for respecting all life forms is comparatively simple, and has no need of tortuous reasoning to sustain it. Once life is extinguished, it is beyond our power to restore it. Thus, though we have indeed got the ability to destroy it, it can never rationally be argued that we have any such right.

In his book *Animal Liberation*, Singer argued that, under certain circumstances, the use of torture could be justified. Given this, I cannot see how he differs in his arguments from those who support vivisection; or, come to that, from those who would seek to justify the many heartbreaking case histories that Amnesty International publishes. Singer's macho, tough-love stance may well be his form of psychic self-defence, but it cuts no ice with this sentimental softy.

Yours sincerely,
DAVE GODIN
Sheffield
13 November

Competitiveness the European way

From Mr Richard de Zoysa
Sir: There is much in Hamish McKee's analysis ("Wall Street looks the other way", 9 November) that one can agree with. US competitiveness is rising, new service industries being formed without any obvious rivals and new opportunities and jobs created. So far so good. But within a month which saw Farrakhan's march on Washington addressing many who feel locked outside this prosperity, can such confidence in the future be so easily assured?

The EU is struggling to develop an adequate post-Maastricht identity, marooned in a stop-go agenda based on moves towards monetary union. However, monetary union, when it eventually occurs, will be massively deflationary, thereby reducing the state's role across Europe for those countries able to conform to the "convergence" criteria. Witness the current turmoil in France over the future direction of policy. Across the Atlantic, a reduction in the role

and power of the federal government is ardently sought by the Republican right, with projected cuts in Medicaid and welfare provision, and seemingly oblivious to any negative social consequences that may follow.

The EU, for all its stumblings, is still committed to the Social Chapter, providing an essential civilised minimum standard. In the long run, this investment in "social capital" may prove of more lasting value in terms of societal cohesiveness. This may reduce those social costs borne by the community at large, either in the form of higher taxes to pay for policing or, if private security becomes the norm, in more expensively priced goods as consumers. European social capital could provide a better foundation for future economic investment and prosperity than the growing insecurity of a majority of the American population.

Yours faithfully,
RICHARD DE ZOYSA
Division of Politics
South Bank University
London, SE1
9 November

Shop-soiled

From Ms Patricia Rock and Ms Brenda Ellis

Sir: We were so sorry to read about what a distressing time Germaine Greer had at Sainsbury's (10 November), beset as she was with so many disabled people and women with small children who clearly had no business being out.

It seems Ms Greer only sees the working woman as being the one in a hurry. We are sure most women do not go to Sainsbury's "for fun". Being a housewife is a full-time job and being a disabled woman in a world filled with architectural barriers is exhausting - especially if one is a working mum. "Sisterhood is powerful" is obviously something Ms Greer talked of in the Seventies and discarded in the Nineties. Women's solidarity is definitely

not on her agenda any more.

It is a shame that such a renowned champion of women's rights should so resent the right of access being granted to disabled people and women with small children. Without the changes made by Sainsbury's, many disabled people would be unable to experience the small inconveniences of convenience-store life. We have been locked in backrooms and institutions for too long, and have been dispatched to even more sinister fates because we were "inconvenient".

Yours faithfully,
PATRICIA ROCK
Chair of British Disabled Women's Group of British Council of Disabled People
BRENDA ELLIS
Head of Policy, Greater London Association of Disabled People
Derby

Overcrowded jails: the facts

From Mr Paul Cavadinio
Sir: The reason why the country's jails are at bursting point ("Crisis looms as jails run out of space", 14 November) is a harsher climate in the courts, fanned by the Home Secretary's aggressive advocacy of more prison sentences. As a result, the prison population has risen by 3,500 this year alone, and by nearly 12,000 (or 29 per cent) since the end of 1992. On 30 September this year, 13 prisons were more than 30 per cent overcrowded (including three that were more than 50 per cent overcrowded and a further five that were more than 40 per cent overcrowded).

Despite these facts, prisons face an 8.9 per cent cut in their budgets over the next three years, and it appears that the public spending round will now produce an additional 5 per cent cut next year. Out of this smaller budget, prisons are having to spend more on the security measures intro-

duced following the recent Woodcock report, as well as coping with more prisoners.

In short, the Prison Service is being put in an impossible position, in which the prospects for rehabilitation are receding while the risk of disturbances mounts. Yet at last month's Conservative Party conference, the Home Secretary proposed new policies which could add anything up to 30,000 more inmates to the prison population.

Is it any surprise that many prison staff see current penal policy as incomprehensible? If the Prison Service is to have any serious chance of rehabilitating prisoners, we need to return to sanity in criminal justice policy by re-emphasising the need to use prison sparingly.

Yours faithfully,
PAUL CAVADINIO
Chair
Penal Affairs Consortium
London, SW9
14 November

Better deal for asylum-seekers

From Mrs Teresa Munby
Sir: Your editorial "Nigeria: the price of timidity" (13 November) is to be welcomed; what price the timidity of the Secretary of State and the Home Office in the treatment of asylum-seekers from Nigeria now?

I, like any lawyer acting for asylum-seekers held in indefinite detention in our prisons and specially designed centres, despair of the attitude of the Home Office to Nigerians. They are held in detention in disproportionate numbers. They have a success rate before the Special Adjudicators in their claims for asylum that makes a nonsense of

a credible appeal system. To date, about five Nigerians have been given full political asylum, and many thousands have been refused or await decisions on their claims. *Hansard* will confirm the figures for the cynical.

Does the long-awaited condemnation of the military regime mean that the Home Office will, at last, begin to treat Nigerian asylum-seekers with the respect they deserve? An announcement offering Nigerians exceptional leave to remain in the UK, pending a return to democratic rule in Nigeria, would prove this government's genuine desire to distance itself from the regime in Nigeria.

Yours sincerely,
TERESA MUNBY
Oxford

PCC complaint

From Mr Mark Bolland
Sir: I will not anticipate any possible conclusions that Lord Wakeham, chairman of the Press Complaints Commission, may reach about newspaper reporting of the Rosemary West trial - and in particular the issue of payments allegedly made to witnesses. But I must take issue with the comments about the PCC in your editorial "Keep cash out of the courts" (13 November).

You assert that the payment of witnesses in criminal proceedings violates the PCC's code of conduct. But it is not our Code of Practice: it is a code drafted by the newspaper industry. It is our responsibility to adjudicate on complaints made about possible breaches of the code - not to act as judge and jury, applying the rules as well as framing them.

Lord Wakeham is maintaining an extremely close eye on press reporting of the West trial and of allegations made about the conduct of newspapers. When we are in full possession of all the facts, then - and only then - will we be in a position to act, if indeed it is necessary for us to do so. The Independent really would have cause to complain if the industry's watchdog spoke first and thought later.

Yours faithfully,
MARK BOLLAND
Director
Press Complaints Commission
London, EC4
14 November

Bog standard

From Mr Nick Clark
Sir: Ruth Picardie's article "Pissed off" (13 November) implied British Standard 6465 might be Cr&P.

BS 6465 Part 1 would recommend not five cubicles for 250 women visiting a cinema, but eight (60 per cent more), and not 12 cubicles per 250 men but one! While not entirely removing the need for crossed legs in certain situations, it clearly recognises the problem of inadequate provision of sanitary facilities for women, and sets out to redress the balance.

Far from covering only "businesses in which food and drink are consumed on the premises", it recommends levels of provision for dwellings, accommodation for elderly people, facilities for disabled people, public toilets, workplaces, shops with sales areas in excess of 1,000sq ft, schools, buildings for public entertainment, hotels etc, restaurants etc, licensed bars and swimming pools.

I suspect that your correspondent has been killing time reading a 10-year-old copy of the standard form 1984, which has been subsequently withdrawn. The 1984 version was strong, absorbent and long - perhaps it can be imaginatively recycled?

Yours faithfully,
NICK CLARK
British Standards Institution
London, W4

John 120 1320

A pinch of soil: the final frontier

Dinosaurs tried size and failed; we tried intelligence and failed. Now let's see what cockroaches can do

You don't know, in the words of the song, what you've got till it's gone. Or rather, in the case of the number of living things in the world, we don't know what we've got while it's still here. A conservative estimate suggests that 3.5 billion years of evolution have left us with 13 to 14 million species of which 1.75 million have been scientifically described. These figures probably flatter our knowledge. In truth, once we take in bacteria, deep-sea organisms and other exotica, we are left with a living world of which we know next to nothing. As the great scientist E O Wilson has pointed out, any pinch of soil in Amazonia will be teeming with life forms utterly unknown to the most conscientious biologist.

The thought is shocking to a generation brought up to believe that space was the final frontier. Suddenly, we discover, the earth beneath our feet is an alien planet. The shock is, after all, for ever. David Attenborough and others have long worried us with the thought that the elephant, the panda or some less attractive frogs might go the way of the dodo. But, especially in the case of the panda, this could be dismissed as sentimentality. We feared for their loss because we liked the look of them. But now extinction means something worse, something more intellectually disturbing. It means the loss of biodiversity and that, in due course, will mean the loss of us.

The Global Biodiversity Assessment just published by the United

Nations Environment Programme says, in effect, that mankind is in imminent danger of committing indirect suicide. It is doing so by an industrialised assault on the biodiversity of the planet. We are "eroding biological capital" and we may be "on the verge of a further mass extinction spasm". Biodiversity must be preserved. We need a diverse gene pool to support life and protect it against disease, and it is the only sensibly cautious approach — we simply do not know what all those unknown organisms are doing and in what mysteriously benign ways they might be working.

Such scaremongering reports from earnest, global bodies have a bad record. One environmental horror story after another from the late Sixties onwards has been proved wrong or, at least, absurdly premature. According to the most hysterical of these we should, by now, be dead or, at least, devoid of any mineral resources whatsoever. And the activities of Greenpeace — notably over the Brent Spar oil platform — continue to make life easy for the environmental sceptic. If they keep getting their basic science wrong, then what possible authority can they have?

That said, environmentalism remains one of the most powerful new political and social forces in the world today. The sceptic, however rational, cannot compete with what amounts to a global, ethical orthodoxy. Those who are not Green are anti-Green; those who are not saving the planet are destroying it. The most potent, rational argument for the Green position is pru-



BRYAN APPELEYARD
Environmentalism is one of the most powerful political and social forces of today

dence. The science of global warming, ozone holes or pollution may not be as solid as the sceptic would wish. But the risks involved are so huge that it makes sense to take certain measures. In the case of biodiversity this argument becomes even more potent. Our ignorance of organic life extends to an even more profound ignorance of how it works. The loss of a bacterium in Amazonia might lead to a plague in Europe. Probably it won't, but a loss of diversity on the scale now being predicted raises the odds.

This sort of awareness is the popular, political expression of an underlying intellectual change that has taken place over the past 40 years. Since the decoding of the structure of the DNA molecule in 1953 and the ensuing explosion in the science of genetics, the sheer power of evolution has

become increasingly apparent. "Deep time" — the millennia that have passed since the chemistry of replication first appeared on earth — has been shown to be a staggeringly effective generator of complexity and variety.

DNA has formed the dominant contemporary sense of the world. It is said to be a carrier of information, and information is now what we understand the world to be. The work of biological time is understood as the loading of an immense computer disk with ever more fabulous and improbable combinations of information.

The pervasiveness of the information paradigm has led to a further intellectual insight — the awareness of the connectedness of life. We are all on the same disk. Evolution means that all living things are related — indeed, spectacularly related. Apart from a few RNA bacteria, every organism uses DNA as a genetic messenger. We are cousins to the bug and the virus. When it comes to the primates, we are virtually brothers and sisters. We differ from the chimpanzee only by a marginal 2 per cent of our genetic material.

This is a far more profound shock than any of the other insights of environmentalism. In fact, it might be said to be a reverse of the environmental shock. The Green movement has been based, above all, on our sense of detached sinfulness towards nature. We are apart from nature and our affluence is nature's enemy. But biology seems to show that, whether we like it or not, we are in nature. However alienated our self-consciousness

may make us feel, our genes will always reunite us to the living world. In some sense we are incapable of behaving unnaturally. Even if our industrial hubris leads to destruction, this can be seen as part of a natural cycle. Dinosaurs tried size and failed; we tried intelligence and failed. Now let's see what cockroaches can do.

These intellectual changes are now surfacing as a popular programme. Much of the persuasive power of the animal rights movement is based on the sense of the genetic proximity of all living things. And the delicacy and complexity of the biosphere has come to seem increasingly poignant and cherishable when set against the crude destructive power of our technology.

Biodiversity finds its correlative in cultural diversity. The Western democracies might want to rein back their plane-transforming ambitions, but will China, will India, will Brazil with its vast diversity rainforests? Responses to the well-meaning anxiety of the UN report will be as varied as the bacteria in Wilson's pinch of Amazonian soil.

Equally, the scale of these anxieties will generate fanaticism. The posturing of Greenpeace is one danger. Another is the attempt to impose simple global solutions on local cultures, suppressing local wisdom in the name of a Western liberal ethic.

The worst conclusion to draw from the new biological awareness is that the planet can only be saved if humanity becomes one homogeneous, global mass. The best conclusion would be that our diversity mirrors nature and is just as astonishingly benign.

Can Emma win an Oscar?

Here is a quiz question. In which work of fiction does the character of Madame Bovary raise the subject of OJ Simpson?

Give up?

It's a short story by Woody Allen called *The Kugelmas Episode*, in which a middle-aged angst-ridden New York Jew called Kugelmas is transported by magic into Flaubert's novel *Madame Bovary* and has an affair with silly, empty-headed Emma Bovary, who is entranced by his account of America, as in this passage....

Emma, to be sure, was just as happy as Kugelmas. She had been starved for excitement, and his tales of Broadway life, of fast cars and Hollywood and TV stars, enthralled the young French beauty.

"Tell me again about OJ Simpson," she implored that evening, as she and Kugelmas strolled past Abbe Bournisien's church. "What can I say? The man is great. He sets all kinds of rushing records. Such moves. They can't touch him."

"And the Academy Awards?" Emma said wistfully. "I'd give anything to win one."

Is that post-modernist or what? Well, I wouldn't know, because although I sent off my money for a brochure entitled "Men! Are you afraid to go out in society because you don't know what post-modernism is and think it may come up in conversation? Send for this booklet and all your fears about your manhood will be over!", it still hasn't arrived. But what I do know is that I have read that Woody Allen story at least a dozen times, and it wasn't until I picked the book up the other day and reread the story that I even noticed that OJ Simpson was mentioned in it.

How could I so often have passed over the reference to the most famous alleged murderer of our times? Well, easily, I suppose, because on all the previous occasions I had read the story he wasn't an alleged murderer, he was an American football star, and as a non-converter to American football I wasn't likely to have heard of him or to react to the name.

(The nearest I ever got to understanding American football was by seeing it as a branch of military studies, re-enacting various fierce battles from American history with all the muddle and muddled opportunities of real warfare, and this seemed to make a certain sense. But enlightenment didn't really dawn until my son Tom, who has lived in the US, explained to me that American football is actually just a branch of statistics. The games are played merely to allow elderly sports commentators to compare the figures of the current game with the statistics of previous games, and there is no other point involved.

Pending the appearance of a booklet entitled "Men! Are you ashamed of your persistent failure to perform satisfactorily during conversations about American football? Then send \$50 to this address!" I think that seems a highly satisfactory explanation.)

Of course, Woody Allen was running a risk in mentioning OJ Simpson, a reference which was bound to become out of date soon, but I suppose he was running a greater risk in mentioning *Madame Bovary*, a work written in French by a Frenchman and therefore not likely to be familiar to the Americans, who see France's only cultural role as provider of comedies which can later be remade in interior Hollywood versions starring Burt Reynolds or Richard Gere. The only way you can write for the popular prints and still be relevant many years later is to write about something which is never going to go out of fashion.



MILES KINGSTON

By pure chance, the book I picked up after putting down Woody Allen was a volume of pieces by AP Herbert called *Look Back and Laugh*, and the first one I came to was a fierce attack on the imbecility of Homo sapiens in inventing the motor car and not knowing how to control it. There's a perennial theme for you. APH points out that on 11 November 1929, Armistice Day, the *Times* printed the details of the weekend's road deaths in very small type, and then went on to thunder in a leader that measles had to be dealt with now. "Public money could not be devoted to a better object, for this disease is the greatest of all the dangers to child life in this country."

"I am sorry to have to say this," says APH, with no trace of sorrow, "but this statement is fantastically erroneous. The greatest of all the dangers to child life in this country is the motor car and nothing else. Ask any village mother which she fears most — measles or motors."

Nothing has changed. Except that today the enemy beloved of the press is not measles. It is contaminated Ecstasy. But what is the death rate from adulterated Ecstasy compared with the death rate on the roads? And which gets the more publicity? Come back, APH — we still need you.

John Hume sets out proposals to resolve the impasse over arms and get Northern Ireland talks moving

It's good to talk, Mr Major

There has been peace on the streets of Northern Ireland now for almost 15 months. The entire atmosphere of our society has been transformed, particularly for the young people who have known nothing else over the last quarter of a century than the tension created by violence and conflict.

Dialogue, and dialogue alone, has brought us to where we are now, to the absence of violence on our streets. Dialogue is also the road to lasting stability, a stability which can only be based on agreement between our divided people. By definition, agreement can only be created by dialogue. The present impasse can therefore be resolved without any side being asked to take unacceptable risks.

When the peace process began with a dialogue between the president of Sinn Féin, Gerry Adams, and myself, the stated objectives were made clear,

Unionists now know their initial suspicions of secret deals are completely unfounded



We all want peace, but ...

never mentioned by either government throughout the talks process before the ceasefires. It reveals a clear misunderstanding of the psychology of our situation. No party to the conflict wants to be seen to surrender, but all know that an agreement must be worked out.

Looking at the practicalities of our situation, most of the major parties in Ireland, north and south, had their origins in the accumulation of guns and the use of force. But where are those guns now? To whom were they surrendered? The arms question must obviously be settled, but the crucial point is that there must be a commitment not to use them and that their employment can no longer be contemplated.

The British government would have us believe that the Ulster Unionists would not come to the negotiating table in the absence of the surrender of arms. The policy of the Ulster Unionist Party is for it to decide, but like all parties it has to respond to political reality. Unionists now know that their initial suspicions of secret

deals are completely unfounded. In addition, it has been made clear in a joint statement by Gerry Adams, by the Taoiseach at the time, Albert Reynolds, and myself, and later reiterated by the present Taoiseach, John Bruton, that the conflict in Ireland cannot be solved without the participation and the agreement of the Unionist people.

What is generally referred to as nationalist Ireland has made it clear that it is the people of Ireland who are divided, not the territory. A divided people can only be brought together by agreement. Any coercion cannot hope to succeed. Not only does the peace process pose no threat to Unionism, it is the best possible way for the Unionist people to secure their future. Relying on the protection of their identity by a British government they do not trust seems to me a less successful recipe than accepting the challenge of trusting themselves to come to an agreement with the people with whom they share a piece of earth.

No one should have any illusions

that such talks would be easy, given the level of prejudice and distrust of the past that still influences us. No doubt such talks would take time. But we have already established that we can agree, while awaiting an eventual political agreement, on working together on our considerable common economic and social interests. Harnessing the enormous international goodwill which exists towards Northern Ireland, we can start building the trust that will help facilitate political agreement.

It would not be sufficient for us to criticise the British government if we do not offer a constructive way out of the impasse. My colleague Seamus Mallon and myself, with the agreement of Sinn Féin, put forward the following proposals to the Prime Minister for consideration by both governments. These proposals set out a parallel process for talks and arms.

First, the two governments should agree to launch the preparatory phase for all-party talks in the peace process which will, not later than 30 Novem-

ber, lead into substantive political negotiations, in round-table format, to reach an agreed political settlement.

The two governments should also agree to ask George Mitchell, the former US senator, to head up an international body to ascertain and advise the two governments on the commitment to peaceful and democratic methods of all political parties that will be participating in the round-table negotiations and consequently of their commitment to the removal of all weapons from Irish politics.

The international body should also be asked to ascertain and advise on how the question of arms, now thankfully silenced, can be finally and satisfactorily settled.

George Mitchell should be assisted by two other figures of international standing likely to inspire widespread confidence.

Accordingly, the international body

Dialogue has brought us to where we are now, to the absence of violence on our streets

should have the remit of reporting on whether it has established that a clear commitment exists on the part of the respective political parties to an agreed political settlement, achieved through democratic negotiations, and to the satisfactory resolution of the question of arms.

The international body should report to the two governments, which should undertake to consider carefully any recommendations it makes and to give them due weight.

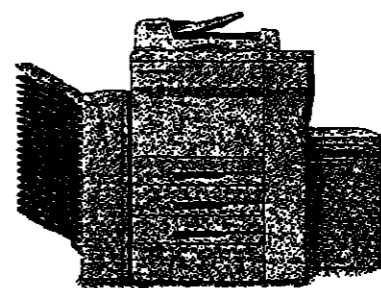
These proposals seem to me to be ordinary common sense. Once again they threaten no one. We are at a historic moment in the history of Ireland when the gun can be taken out of our politics forever, when lasting stability can be created for the first time in our history, and when an agreement can be reached among our divided people. Such an agreement is the only basis for lasting stability and it should therefore be the top priority of everyone, governments above all.

Bringing about a peaceful resolution will be a major political and historical success. It is really asking too much to expect some vision and to ask for a starting date for all-party talks? I am convinced that such an action would be overwhelmingly endorsed by Parliament and the British people.

John Hume MP is leader of the SDLP.

by Tony Reeve and Steve Way

Generation Why



That's how the fastest photocopier in its class was born.

For more information on the SF-2050, call 0800 262 958, quoting CIN N1.

SHARP
INTELLIGENT THINKING

obituaries/gazette

Sir James Darling

James Darling was an Englishman who became a great Australian; and he was doubly a Victorian – he was born in the reign of Queen Victoria and he emigrated in January 1930 to the State of Victoria to begin what became a 32-year headmastership of Geelong Grammar School: one that proved of seminal importance to both that school and his adopted country. In Australia's Bicentennial year, 1988, he was one of 200 men and women formally designated Great Australians from the 200 years since the British settlement of 1788, one of only 22 then living, and the only headmaster among the 200. He has some claim to be called Australia's greatest educator.

He was also a great Victorian in another sense. Like Shaftesbury, like Gladstone, like his own early mentor William Temple, he carried his Christianity into every area of life, whether public or private. It had not, however, come easily. His natural tendency – evident still in his mid-nineties – was that of an active and questioning intellect rather than a natural faith seeking intellectual justification. His greatest service at Geelong lay in the education of boys to a sense of responsibility for others and to a sensitive awareness of the needs of the world in which many of them were to play leading parts.

When his long reign at Geelong was coming to a close, there were those who would have liked him to take orders and perhaps become a bishop. In fact, even before it ended, he was appointed Chairman of the Australian Broadcasting Commission (later Corporation); and, though he was somewhat abruptly replaced after six years in that office, during which he had striven for high moral and artistic standards and for necessary independence in the face of inexorable commercial interference, there were still many years ahead in which he went on working and inspiring others in a wide range of fields. But in his heart he never really left the school that he had taken by storm in 1930.

He inherited what can fairly be called a good school, and he left it a great one. His successors Tommy Garnett (former Master of Marlborough), Charles Fisher (a son of Dar-

ling's second headmaster at Repton, like Temple a future Archbishop of Canterbury), and John Lewis (now Head Master at Eton) made important additions – including girls – but on the basis of Darling's heroic work from 1930 to 1961.

James Darling was the son of Augustine Darling, who ran a preparatory school at Tonbridge, and a Scottish mother of strong character and principle, née Jane Nimmo. At Repton, as a scholar, he first knew Temple and in the classroom was inspired by Victor Gollancz's passionate and radical idealism and by the historians L.A. Burd and D.C. Somervell. Geoffrey Fisher's legacy was perhaps a delayed one, in the practicalities of administration.

After war and post-war service as a Second Lieutenant in the Royal Field Artillery in France and occupied Germany in 1918-19, he read (with distinction) the shortened school of Modern History at Oriel College, Oxford, and in 1921 began to teach at Merchant Taylors' School, Liverpool, coming again within the orbit of Temple, now Bishop of Manchester, who became a close friend.

In 1924 he moved to Charterhouse and the influence of perhaps the most famous headmaster of the day, Frank Fletcher. He became president of the local branch of the Labour Party at Godalming. In 1929 he led a party of English public schoolboys on a tour of New Zealand and Australia, where he was favourably noticed in Melbourne as a compelling speaker and one who could lead young men by a combination of charm, intellect, and idealism.

This tour was the immediate background to the Geelong appointment, but the choice of a young bachelor of pink political persuasion over the heads of safer candidates was courageous and far-sighted.

He took over early in the Depression. Boys were involved in relief work in Geelong, and employment was given to many who would otherwise have been without work in those dark days. Thus through the 1930s some remarkable buildings were achieved, including music and art schools; there were Shakespearean and other drama productions including pageant-plays, involving every boy, such as *The Dynasts* of Thomas Hardy and dramatizations of the fifth book of the *Aeneid* and of the Bible. Music, art, and the manual crafts were similarly brought in from the peripheries of the curriculum, and when three of his early pupils were awarded Rhodes scholarships of whom in 1938 Michael Thwaites won the Newdigate Prize for Poetry at Oxford and James Mann topped England in the Bar finals, even those sceptical of Darling's Renaissance-style approach had to admit that Geelong Grammar was achieving spectacular results in new fields to match the rowing Blues that had hitherto done most to make it famous overseas.

The Second World War might well have dampened Darling's energies and achievements had he not possessed a resourcefulness in finance and administration to match his creative genius. The spirit of the school was probably never better than under the challenges then imposed. A National Service scheme, begun earlier, continued; the boys did domestic and maintenance work; and whole buildings, including local woodsheds and a church, were rebuilt by them and the staff after destruction by bushfires.

In the decade after the war the school expanded and by 1953 it was on four sites. In that year Timbortop was founded, probably Darling's most famous innovation (to be attended by the Prince of Wales for most of 1966). It was an outpost of the school in the foothills of the Australian Alps to which the fourth form (later the third) went for a year in which academic work was supplemented by a wide range of pursuits, the more physical of which, such as cross-country runs and long hikes, replaced conventional school sport. The principal aims of Timbortop were to awaken, or reawaken, the spirit of adventure latent in adolescent boys, to develop independence, self-reliance and a sense of community, and to restore harmony between man and nature.

The boy population of the school grew from 370 to 1,139 in his time, and it was more an



A great educator: Darling on his 93rd birthday, in 1992

Photograph: John Lamb / Melbourne Age

empire than a kingdom that Darling handed on to Garnett in August 1961 together with a staff of unusual quality. Those whom Darling had appointed included young men who went on to a wider fame such as Sir William McKie, Organist and Master of the Choristers at Westminster Abbey, and the radical historians of Australia Russel Ward and Manning Clark. At least 27 of Darling's staff became heads of schools or university colleges in five continents, and his words and policies were widely weighed.

Amongst Darling's alumni may be named Sir John Gorton, Prime Minister of Australia, the painter Russell Drysdale and the novelist Peter Carey. John Landy, who broke Roger Bannister's mile world record, and was one of nine Geelong Grammarians in the 1956 Olympic Games; and the media magnates Rupert Murdoch, James Fairfax and Kerry Packer.

As a headmaster Darling never ceased to teach, particularly the sixth form with whom he shared the full range of his interests in literature, politics, history, philosophy, theology, and the affairs of the school and the world. He read constantly,

and while claiming no great scholarship for himself, he showed in the range and precision of his intellect the essential qualities of the scholar, and he inspired scholarship in others.

His publications include four books: *The Education of the Christian Man* (1962), a selection of 30 of some 600 speeches and sermons from his Geelong years (he was an eloquent speaker, always candid and convincing); *Timbortop* (1967), in collaboration with the first Timbortop housemaster, E.H. Montgomery; an autobiography, *Richly Rewarding* (1978); and *Reflections for the Age* (1991), a selection of 70 of the "Saturday Reflections" that for 14 years he had written (and continued until his 95th birthday to write) for the Melbourne Age.

Michael Collins Perse
James Ralph Darling, schoolmaster: born Tonbridge, Kent 18 June 1899; Headmaster, Geelong Grammar School 1930-61; OBE 1953; CMG 1958; Chairman, Australian Broadcasting Commission, 1961-67; Ki 1968; married 1935 Margaret Campbell (one son, three daughters); died Melbourne, Australia 1 November 1995.

Slobodan Selenic

Slobodan Selenic was one of the greatest literary talents in Serbia of recent times. His novels such as *Prijatelji* ("The Friends") and *Očevi ioci* ("Fathers and Forefathers") and plays such as *Raznje narod* ("Spring the Nation") and *Knez Pavle* ("Prince Paul") have dominated the last 15 years in Belgrade.

His chief preoccupation concerned the coming to power of the Communists in 1945 and their destruction of the economic, political and cultural life of his country. Describing the fabric of Serbian society before the Second World War he painted a picture of a fledgling democracy struggling to emerge in Europe and leave behind the legacy of Balkan primitivism. His Belgrade of the 1920s and 1930s is a city in development. Paved streets are taking the place of mud and cobblestones, while men educated in Western universities are striving to replace the national myths of the largely peasant population by more rational ways of thinking.

Always a realist, both by intellectual constitution and in his narrative designs, he never lost sight in his fictional world of the fact that these changes are difficult, and his characters frequently bear the imprint of two worlds. They are caught between the European future and the weight of the Balkan past, trying to balance them. His works present the need to confront the truth of history and to build an honest patriotism which respects the patriotism of others. He sees this vision destroyed by the arrival of the Communists in whose collectivist ideology there is no room for the kind of individual integrity on which his characters construct their goals.

In the last few years he witnessed the re-emergence of similar powers in his native country. As he blamed the Communists for blocking the development of civil society, so he blamed the present Serbian nationalist forces for a return to a false ideal of a "folksy" culture.

More than this, in his last novel, *Ublavo s predumisljam* ("Premeditated Murder", 1993), he presents the irrationality of the present war. The narrative is set at the end of 1992 in Belgrade under sanctions, with student demonstrations against the government and its policies. He juxtaposes these scenes with scenes from

1944 with which he sees unmistakable parallels. The work closes on a battlefield in Croatia at the beginning of 1993 and the recovery of the corpse of a Serbian soldier from the Krajina region. His meaningless death says it all.

Selenic studied drama at the University of Belgrade, including a stint as a postgraduate student at Bristol University in the 1950s. He was later appointed as a lecturer and then professor of his subject, posts which he combined with his literary activities. He was politically active in the Depos organisation supporting the candidature of Milan Pavic against the incumbent Slobodan Milosevic towards the end of 1992. Disappointed by the collapse of the opposition movement in Serbia, he refused to wallow in despondency, believing that there would be a better future for his country.



Selenic: honest patriot

Selenic's general outlook and his easy tolerance made him many enemies amongst nationalists at home and in Croatia. It also made him many friends amongst like-minded people. His company was sought by diplomats and other foreigners arriving in Belgrade trying to understand the present Balkan situation.

It is ironic that his early death from cancer came at the time when his literary reputation is about to spread. The publishing house Harvill is planning the publication of his last novel in English translation for next year. The author both as a human being and as a writer, in himself and in his fictions, offered a ray of hope otherwise absent in these evil times.

David Norris
Slobodan Selenic, writer: born 7 June 1933; died Belgrade 27 October 1995.



Geelong Grammar, Melbourne: Darling was the school's headmaster from 1930 to 1961. Photograph: Andrew De La Rue

Elsbeth Davie

One's first impression of Elsbeth Davie was of her smallness; the second of her extreme shyness. One of her friends described her as looking like a mouse, neat, nervous, undeniably small. She could also have been mistaken for one of Miss Jean Brodie's young girls, a Morningside lady mingling the intellectual with the tearoom. This would have been an error. In her writing she may well have been the *crème de la crème*, but that phrase implies a certain self-esteem, an awareness of inner strength. Elsbeth Davie was implacably modest, the least self-assertive of human beings or writers.

She was born in Scotland and, though she spent her earliest days in southern England and lived for a time in Ireland, in Scotland she remained. She went to school and university in Edinburgh, and also attended the Edinburgh College of Art (she taught painting, an ordeal

which must have taxed her voice and her manner). Her early novels were *Providings* (1965) and *Creating a Scene* (1971), and she also published a collection of short stories, *The Spark* (1968).

It was in the form of the short story that Davie found her true presence. It afforded her the ideal outlet for her particular and highly idiosyncratic blend of the ordinary and the extraordinary. Her settings were often mundane, but her characters were usually involved in peculiar, even surreal, events. The short story was the perfect length and, though she wrote other novels, *Climbers on the Stair* (1978) and – probably her most successful – *Coming to Light* (1989), it was her collections of short stories which displayed her remarkable talent to its best advantage.

The High Tide Walker (1976) and *The Night of the Funny Hats* (1980) followed, and in 1978

she won the Katherine Mansfield Prize for Short Stories.

Elsbeth Davie had her admirers, who perceived the sharpness and the delicacy of her observations, but in a period of increasing emphasis on the big and the vulgar in fiction she could never come within a million miles of being dubbed a best-seller. Paperback editors shunned her, American publishers thought of her as thoroughly uncommercial (they were no doubt correct); she was unlikely to be sought out by television chat shows, and would have been aghast if such an event had occurred.

She did not seem to mind this state of neglect, indeed she was touchingly grateful for any praise or recognition. She was perhaps old-fashioned in her approach to writing, content to produce quirky, finely honed gems rather than sprawling sagas. Every word told: it was

very often what she left out rather than what she put in that was of note.

In Davie's last collection of short stories, *Death of a Doctor* (1992), there is one story which seems to epitomise her qualities and her beliefs. "The Man Who Wanted to Smell Books" starts in this way:

This was the time when every book in the world had been put on the tape, when long ago every catalogue in every library could be read from hundreds of flickering screens which quickly settled down to a steady blue and green twilight shade, or at times a purple, violet and pink, the colour of rainbows. The library which had once been a murky, mysterious place was fun at last.

Into this brave new world comes a man who remembers what books looked like, what they smelled like. This character could so easily have been Elsbeth Davie herself. Her books would not be suited to kaleidoscopic colours or flickering screens. She was a real writer of



Davie: a strange, elusive voice

real books, which more people should have smelled and read. Like many other writers, with a strange, elusive but nevertheless strong voice, she remains to be discovered.

Christopher Sinclair-Stevenson
Elsbeth Davie, writer: born Kilnmark, Argyllshire 20 March 1918; married George Davie (one daughter); died Edinburgh 14 November 1995.

Professor Ernest Gellner

Ernest Gellner came into social anthropology from philosophy via the Berber tribesmen of the Atlas Mountains in Morocco, writes Professor Iona Lewis (further to the obituary by Professor Chris Ham, 8 November).

He was probably the first philosopher – after the Berber medieval philosopher and historian Ibn Khaldun, whom he greatly admired – to understand what a "segmentary lineage system" is. He applied this model of decentralised politics, drawn from E.E. Evans-Pritchard's classic analysis of the Sudanese Nuer, to North African Muslim tribes. Gellner's study of Berber society *Salus of the Atlas* (1969) combined Evans-Pritchard's insights with Ibn Khaldun's oscillating theory of the rise and decline of centralised governance in such uncentralised, egalitarian tribal societies. According to this theory, dynasties are founded by successive waves of desert warriors conquering docile seden-

tary farmers and townsmen. As soon as the wolves settle down to rule, they lose their dynamic virility, becoming tame citizens, unable to resist the next onslaught from the desert.

Although he founded a train of intellectual dynasties in various centres of learning during his life, Gellner never himself succumbed to this fate – perhaps because his astonishing energy, despite his physical disabilities, kept him always physically as well as mentally on the move. In *Words and Things* (1959), he subjected the leading concepts of the Oxford linguistic philosophers to exactly the same style of analysis deployed in Evans-Pritchard's other masterpiece, *Witchcraft, Oracles and Magic among the Azande* (1937). Much later, he deployed similar tactics in a merciless assessment of the constructs of psychoanalysis.

Salus of the Atlas is the foundation for a host of theories in comparative sociology which

Gellner developed later. Thus, throughout history and in all Muslim societies, Islam could be seen to enshrine two conflicting tendencies: a "scripturalist" style of worship and theology associated with cities and literacy, and a more popular, tolerant, erratically pluralist form of belief and practice associated with illiterate tribal life remote from urban civilisation.

Gellner was concerned with anthropology as a storehouse of vital inter-cultural insights into the human condition, providing privileged access to understanding social realities. He had no time for "post-modernist anthropology", which he scornfully called "meta-twaddle".

Not long before Gellner died, I asked him if he had read Malcolm Bradbury's brilliant novel *Dr Criminal*, about an elusive, enigmatic central European philosopher and trickster figure. He said he had and didn't like it: he thought it was about him. Perhaps it was.

Births, Marriages & Deaths

BIRTHS

PLEYSES: On 4 November, to Christine (Hynes) and Christopher, a daughter.

DEATHS

GADSBY: On 11 November, Frank Gadsby, husband of Elizabeth, father of Kate, Sasha and Peter, grandaunt of Adrian, Anatole, Augusta and Florian, and brother of David, died unexpectedly at St George's Hospital, Tooting. No flowers please, but donations to the Royal National Institute for the Blind, Funeral at Putney Vale Crematorium on Friday 17 November at 4pm.

GREIGOR: On 13 November 1995, Professor Ian, at Canterbury, greatly missed by family and friends. Requiem Mass at St Thomas's Roman Catholic Church, The Burgate, Canterbury, at 12 noon on Monday 20 November, followed by committal at Barham Crematorium at 1.30pm. Flowers to C.W. Lyons, 70 Military Road, Canterbury.

MOON: On 13 November 1995, peacefully in hospital after a long illness borne with immense courage, Michael, husband of Iris, father of Heather and Julia and grandfather of Henry, Sarah and Flora and of Edward, William and Eleanor. Funeral service at St Nicholas Church, Sullham, at 3pm on Thursday 23 November.

MEMORIAL SERVICES

POOLEYTON: There will be a memorial service for Peter Pooleyton at 3.30pm on Thursday 7 December 1995 in Memorial Chapel, Charterhouse, Godalming, Surrey.

For Gazette Births, Marriages & Deaths please telephone 0171-592 2011 or fax 0171-592 2010, and are charged at 26p a line (VAT extra).

Birthdays

Mr Ed Amer, actor, 66; Mr Howard Baker, lawyer and senator, 70; Mr J.G. Ballard, writer, 65; Mr Daniel Barenboim, pianist and conductor, 53; Mr Andrew Castle, tennis player, broadcaster, 32; Sir Geoffrey Chandler, chairman, National Council for Voluntary Organisations, 73; Miss Paula Clark, singer and actress, 63; Mr Andre Deutsch, publisher, 79; Professor Peter Dickinson, pianist and composer, 61; Mr Martin Hammond, Headmaster of Tonbridge School, 51; Mr John Hobhouse, former chairman, RSPCA, 83; Miss Paula Kahn, chief executive and chairman, Longman Group, 55; Lord Mackay of Ardbrecknish, former MP, 57; Mr Brian Low, former ambassador to Estonia, 58; Mr David Rae Smith, chartered accountant, 76; Mr Paul Raymond, impresario, 70; Maj Gen Joseph Shephard, 87; Canon Eric Staples, former Chaplain to the Queen, 85; Mr Sam Winterton, actor, 55; Sir Roger Young, former Principal, George Watson's College, Edinburgh, 72.

Anniversaries

Births: Catherine of Braganza, queen of Charles II, 1638; William Pitt the Elder, first Earl of Chatham, statesman, 1708; Sir William (Friedrich Wilhelm) Herschel, astronomer, 1738; Ernst Heinrich Leopold Richter, composer, 1805; Emil Leopold Boas, Hamburg-American line manager, 1854; Gerhard Hauptmann, playwright, 1862; Charlotte Mary Webb, poet, 1869; Schack August Steenberg Krogh, physiologist, 1874; Marianne Craig Moore, poet, 1887; Georgia O'Keeffe, painter, 1887; Manoel II, King of Portugal, 1889; William Averell Harriman, diplomat, 1891; Erwin Johannes Eugen Rommel, field marshal, 1891;

Aneurin Bevan, statesman, 1897; Sir Sacheverell Sitwell Bt, writer, 1897; Hamish Hamilton, publisher, 1900; Deaths: Albertus Magnus, philosopher and theologian, 1283; Johannes Kepler, astronomer, 1630; Albert Jacobsen, painter, 1891; Christoph Willibald Gluck, composer, 1787; George Romney, portrait painter, 1802; William Murdoch, inventor of coal-gas lighting, 1839; Tzu Hsi, daughter empress of China, 1908; Emil Durkheim, sociologist, 1917; Alfred Werner, chemist, 1919; Viola Tree, actress and author, 1938; Lionel Barrymore (Byltie), actor, 1954; Tyrone Edmund Power, actor, 1958; Jean Gabin (Jean Moncege), actor, 1976; Dr Margaret Mead, anthropologist, 1978; John Le Mesurier, actor, 1983. On this day, Isaac Fitzman published his shorthand system, 1837; London was flooded when the Thames rose by over 28 feet, 1875; Brazil became a republic, 1889; the first assembly took place of the League of Nations, 1920; floods and landslides caused over 500 deaths in northern Haiti, 1963; Northern Cyprus, occupied by Turkish troops, was unilaterally declared independent, 1983. Today is the Feast Day of Saints Abibius, Gurius and Samonas, St Albert the Great, St Desiderius or Didier of Cahors, St Fintan of Rheinau, St Leopold of Austria and St Malo or Machutus.

Lectures

National Gallery: Richard Stemp, "Archangels (III): Pergino, The Virgin and the Child with Archangels", 1pm. Victoria and Albert Museum: Sarah Bowles, "Continental Baroque", 2.30pm. British Museum: Eleanor Sims, "16th-century Persian Manuscript

Paintings from Central Asia", 1.15pm. Slade School of Fine Art: Margaret Iversen, "Edward Hopper and the Uncanny", 6pm. Loughborough University of Technology: Professor Sue Glyptis, "Leisure, Land, Lifestyle and Learning", 4.30pm.

Receptions

Jewish Music Heritage Trust
The Duke of Edinburgh was guest of honour at a reception for the Jewish Music Heritage Trust held yesterday evening at St Paul's Cathedral, London EC4, as part of the Bnei Bnai Jewish Music Festival. Mrs Geraldine Auerbach, Festival Director, Lord Mervin, and Sir Simon Sternberg also spoke.

Eye of Session Dinner

Mr Paddy Ashdown MP yesterday evening hosted the annual Eye of Session Dinner at the National Liberal Club, London SW1.

ROYAL ENGAGEMENTS

The Queen opens: The Duke of Edinburgh, Patron, opened the Duke of Edinburgh's Award Scheme at the State Opening of Parliament. The Duke of Kent, Patron, opened the Duke of Kent Award Scheme at the State Opening of Parliament. The Duke of Kent, Patron, opened the Duke of Kent Award Scheme at the State Opening of Parliament. The Duke of Kent, Patron, opened the Duke of Kent Award Scheme at the State Opening of Parliament.

Changing of the Guard
The Household Cavalry Mounted Regiment mounted the Queen's Life Guard at Horse Guards, 4pm.

Death row delay breached prisoner's rights

LAW REPORT

15 November 1995

Guerra v Baptiste and others; Privy Council (Lord Keith of Kinkaid, Lord Goff of Chieveley, Lord Nolan and Lord Nichols of Birkenhead); 6 November 1995

The execution of a man after a substantial and unjustified period of delay in the disposal of his appeal was contrary to his rights under the constitution of Trinidad and Tobago.

The Privy Council allowed an appeal by the appellant, Lincoln Guerra, from the dismissal by the Court of Appeal and High Court of Trinidad and Tobago of his motion alleging infringements of constitutional rights, and commuted the appellant's death sentence to a sentence of life imprisonment.

In May 1989 the appellant was convicted of murder, sentenced to death and placed on death row. His appeal against conviction was heard in October 1993, nearly four and a half years after conviction. The principal cause of the delay was in furnishing the appellant's attorney with the trial judge's notes of evidence. The appeal was dismissed. His petition for leave to appeal to the Privy Council was dismissed on 21 March 1994.

The warrant for his execution was read to him at 1440 hours on 24 March for execution at 0700 hours on 25 March.

The appellant filed a constitutional motion on 24 March alleging that his execution would constitute a violation of his constitutional rights.

The appellant relied on *Pratt v Attorney General of Jamaica* [1994] 2 AC 1, where it was held that to execute a man after a prolonged period of delay – five years in Pratt's case – could constitute inhuman punishment contrary to the Constitution of Jamaica. The constitutional motion was dismissed by the Court of Appeal in July 1994 who, having considered the administrative and other difficulties facing the judges of Trinidad and Tobago, decided the delay was within the time limit imposed in Pratt.

The Privy Council granted a stay of execution pending his appeal on the constitutional motion. The following issues arose before the Privy Council:

1) whether the lapse of four years and ten months had the effect that the execution of the appellant would breach his constitutional rights on the principle established in Pratt;

2) whether the short notice (17 hours) given to the appellant of his impending execution was in breach of his constitutional rights.

Philip Sainsford QC, Nicholas Blake

QC and Tim Owen (Allen & Overy) for the appellant; Geoffrey Le Queve QC, Nolan Bertram, Deputy Solicitor General, Trinidad and Tobago and Peter Knox (Charles Russell) for the respondents.

Lord Goff said that the principles stated in Pratt were applicable in Trinidad and Tobago as they were in Jamaica, the only difference being that in Jamaica a long-delayed execution would constitute inhuman punishment under its constitution, whereas in Trinidad and Tobago it would constitute cruel and unusual punishment under its constitution.

In Pratt the Privy Council stated that if capital punishment was to be retained it must be carried out with all expedition and the aim should be to hear a capital appeal within 12 months of conviction so that the entire domestic process should be completed within two years.

That applied to Trinidad and Tobago and demonstrated the limited extent to which regard could be had to problems facing the judicial system. Such problems could not be allowed to excuse long delays. The period of five years in Pratt was

not specified as a time-limit and was not intended to provide a limit by reference to which individual cases should be considered.

In all the circumstances there had been a substantial and unjustified delay in the disposal of the appellant's appeal, a period which probably exceeded three years. To execute the appellant after such a lapse of time would constitute cruel and unusual punishment, contrary to his rights under the constitution.

Justice and humanity required that a man under sentence of death should be given reasonable notice of the time of his execution. There was a settled practice in Trinidad and Tobago for the reading of a death warrant on a Thursday for execution on the following Tuesday. The effect of the settled practice was that the warrant of execution must be read at a date which gave the condemned man the benefit of at least four clear days between the reading of the death warrant and his execution, and that those four clear days should include a weekend. The giving of less than 17 hours' notice to the appellant of his execution constituted a breach of his constitutional rights.

Ying Hui Tan, Barrister

unit trusts/data

[illegible]

Foreign Exchange Rates

STERLING			DOLLAR			D-MARK	
Country	Spot	1 month 3 months	Spot	1 month 3 months	Spot	1 month 3 months	
US	£240	5-2	35-30	—	0.0700	—	
Canada	2270	5-7	21-11	135-2	14-9	42-52	
Germany	2272	52-45	100-10	1445	21-9	53-40	
France	78331	45-22	100-70	4085	9-1	53-40	
Italy	4632	65-40	100-10	5911	64-71	53-40	
Japan	158	58-54	33-22	2014	50-45	143-140	
ECU	12063	45-20	33-22	12880	34-5	10-2	
Belgium	4562	10-25	33-22	2014	45-45	267-268	
Denmark	8579	10-25	33-22	5405	25-5	60-10	
Finland	2170	610-52	1700-820	1555	25-5	75-125	
Ireland	9759	9-7	22-25	100-50	0-5	0-42	
Norway	9759	150-58	381-254	62500	35-40	10-19	
Spain	9759	10-25	33-22	1271	35-40	11-19	
Sweden	1043	19-25	60-73	69650	105-87	95-645	
Switzerland	1768	74-85	108-85	1338	35-40	10-19	
Australia*	2387	7-10	33-22	1338	35-40	10-19	
New Zealand	2387	7-10	33-22	1338	35-40	10-19	
Malaysia	2387	0-0	0-0	2387	37-32	37-32	
Yen	2387	0-0	0-0	2387	37-32	37-32	
South Africa	2409	55-67	63-64	17025	37-32	37-32	
South Korea	2409	55-67	63-64	17025	37-32	37-32	
Thailand	2409	55-67	63-64	17025	37-32	37-32	
Philippines	2409	55-67	63-64	17025	37-32	37-32	
Indonesia	2409	55-67	63-64	17025	37-32	37-32	
Malaysia	2409	55-67	63-64	17025	37-32	37-32	
Singapore	2409	55-67	63-64	17025	37-32	37-32	
Brunei	2409	55-67	63-64	17025	37-32	37-32	
Myanmar	2409	55-67	63-64	17025	37-32	37-32	
Burma	2409	55-67	63-64	17025	37-32	37-32	
Cambodia	2409	55-67	63-64	17025	37-32	37-32	
Laos	2409	55-67	63-64	17025	37-32	37-32	
Vietnam	2409	55-67	63-64	17025	37-32	37-32	
North Vietnam	2409	55-67	63-64	17025	37-32	37-32	
South Vietnam	2409	55-67	63-64	17025	37-32	37-32	
East Germany	2409	55-67	63-64	17025	37-32	37-32	
West Germany	2409	55-67	63-64	17025	37-32	37-32	
Poland	2409	55-67	63-64	17025	37-32	37-32	
Czech Republic	2409	55-67	63-64	17025	37-32	37-32	
Slovak Republic	2409	55-67	63-64	17025	37-32	37-32	
Hungary	2409	55-67	63-64	17025	37-32	37-32	
Romania	2409	55-67	63-64	17025	37-32	37-32	
Bulgaria	2409	55-67	63-64	17025	37-32	37-32	
Greece	2409	55-67	63-64	17025	37-32	37-32	
Turkey	2409	55-67	63-64	17025	37-32	37-32	
Israel	2409	55-67	63-64	17025	37-32	37-32	
Ukraine	2409	55-67	63-64	17025	37-32	37-32	
Belarus	2409	55-67	63-64	17025	37-32	37-32	
Latvia	2409	55-67	63-64	17025	37-32	37-32	
Lithuania	2409	55-67	63-64	17025	37-32	37-32	
Estonia	2409	55-67	63-64	17025	37-32	37-32	
Armenia	2409	55-67	63-64	17025	37-32	37-32	
Georgia	2409	55-67	63-64	17025	37-32	37-32	
Abkhazia	2409	55-67	63-64	17025	37-32	37-32	
South Ossetia	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67	63-64	17025	37-32	37-32	
Dagestan	2409	55-67	63-64	17025	37-32	37-32	
Ingushetia	2409	55-67					

[illegible]

Country	Starting	Dollar	Country	Starting	Dollar
Argentina	15843	0.9989	Nigeria	36,288	87,000
Austria	5,667.7	99.938	Oman	16,023	0.3850
Brazil	15066	1.9630	Pakistan	93,5306	347.65
China	1310086	6.3706	Philippines	40,812	26,2200
Egypt	5,324	54.035	Portugal	229,457	148,630
Finland	6,617	4,2355	Qatar	5,884	3,6421
Ghana	214,69	107,000	Russia	7095,29	454,000
Greece	365,998	233,340	South Africa	5,6982	36,422
India	54,0875	34,5700	Taiwan	42,5436	22,2570
Kenya	4,6588	0.3003	UAE	5,7667	3,6732

Notes: Forward rates quoted high as low are as low as possible. *Dollar rates quoted as reciprocals. For the latest foreign exchange rates call 0801 123 3933. Cuts cost 36p per minute (cheap rate) 48p other times.

Tourist Rates

E Buys	E Buys	E Buys	
Australia(Dollars)	2,0400	Greece(Markas)	2,3300
Austria(Schillings)	14,9000	Germany(Drachms)	360,0000
Belgium(Francs)	4,1800	Italy(Lira)	1,6200
Canada(Dollars)	2,0500	India(Rupees)	0,0500
Cyprus(Pounds)	0,0600	Israel(Sheqels)	24,650000
Denmark(Kroner)	4,3500	Japan(Yen)	65,0000
Finland(Markas)	2,4500	Malaysia(Ring)	0,5375
France(Francs)	6,6000	New Zealand(Dollars)	2,3200
		Portugal(Escudos)	225,0000
		Spain(Pesetas)	163,0000
		Sweden(Kronor)	10,2000
		Switzerland(Francs)	1,7000
		Turkey(Lira)	780,000000
		United States(Dollars)	1,5200

Interest Rates

UK		Germany		US		Japan	
Base	675%	Discount	350%	Prime	875%	Discount	050%
France		Lombard	550%	Discount	525%	Belgium	
Intervention	500%	Canada		Fed Funds	575%	Control	350%
Italy		Prime	725%	Spain		Discount	400%
Discount	800%	Discount	618%	10-Day Repo	925%	Switzerland	
Netherlands		Denmark		Sweden		Discount	220%
Advances	370%	Discount	500%	Repo (Avg)	891%	Lombard	425%

Country	5yr	yield %	10yr	yield %	Country	5yr	yield %	10yr	yield %
---------	-----	---------	------	---------	---------	-----	---------	------	---------

UK	0%	521	8 1/4	281	Netherlands	9%	730	9%	1161
US	6 1/4	272	6 1/4	595	Spain	12 1/4	930	9%	1161
Japan	5 1/4	146	4 1/4	234	Italy	9 1/4	131	10 1/4	1167
Australia	7%	101	7 1/4	583	Sweden	10%	580	6 1/4	683
Germany	6 1/4	509	6 1/4	632	Belgium	1 1/4	879	6%	917
France	7%	635	7 1/4	708	ECU QRT	9 1/4	667	7 1/4	745

Source: SBC Markets Research Yields calculated on local bonds. ** Denotes new benchmark

Interbank	8	7	8 ¹¹ ₁₆	8 ¹² ₁₆	6 ³ ₈	6 ⁴ ₈	6 ⁵ ₈	8 ¹ ₁₆	6 ¹¹ ₁₆	6 ¹¹ ₁₆	8 ¹¹ ₁₆	8 ¹¹ ₁₆
Starting CDs	-	-	-	-	6 ³ ₈	6 ⁴ ₈	6 ⁵ ₈	6 ¹¹ ₁₆	6 ¹¹ ₁₆	6 ¹¹ ₁₆	8 ¹¹ ₁₆	8 ¹¹ ₁₆
Local Authority Depos	8 ³ ₁₆	-	6 ³ ₈	-	6 ³ ₈	6 ⁴ ₈	6 ⁵ ₈	6 ¹¹ ₁₆	6 ¹¹ ₁₆	6 ¹¹ ₁₆	8 ¹¹ ₁₆	8 ¹¹ ₁₆

Discount Market Depo	6 1/4%	6%	6 1/2%	6 1/8%	-	-	-	-
Treasury Bills (90d)	-	.56%	-.55%	-.53%	-.54%	-.54%	-.54%	-.54%
Dollar Cds	-	-	-	-	-	-	-	-
EDU Linked Dep	-	-	5 1/8%	5 1/4%	5 1/4%	5 1/4%	5 1/4%	5 1/4%

Liffe Financial Futures

Contract	Settlement price	High/Low for day	EstConts traded	Open Interest
Long Gilt (Dec 95)	107-25	106-03 107-15	40081	12823

J.G.Bond	(Dec 95)	121.85	121.85	121.80	2122	0
Italian Bond	(Dec 95)	103.35	103.78	103.22	38126	40388
3M Sterling	(Dec 95)	93.57	93.39	93.36	4424	79835

3M Euro \$	(Mar 95)	93.60	93.84	93.58	0	94.05
	(Dec 95)	94.27			116	
3M Euro mark	(Dec 95)	95.07	95.09	95.08	23979	128470
	(Mar 96)	95.37	95.37	95.26	17050	103592
E.C.U.	(Dec 95)	94.42	94.48	94.42	7050	7688
	(Mar 96)	94.81	94.88	94.61	441	5063
Euro Sfr	(Dec 95)	95.07	95.08	95.03	4084	2167
FT-SE 100	(Dec 95)	3554.0	3587.0	3540.0	85.33	640238
FT-SE 250	(Dec 95)	3970.0	3970.0	3900.0	30	3537
EuroItra	(Dec 95)	8845	8852	8943	6269	22647

Settlement price: 3548.0	closing offer price	Call/Put
0122	0552	0000
Total		

Series	34/50	35/00	35/50	36/00	Total
November	96/1	95/05	15/21	1/63	-
December	130/25	92/39	61/60	37/88	-
January	152/42	118/56	89/80	68/108	-
February	175/56	144/75	114/95	90/122	-

Commodities

INDUSTRIAL METALS - London Metal Exchange				
Month	Cash	3 mths	Volume	LME Stocks
March	100.00	100.00	100.00	100.00
April	100.00	100.00	100.00	100.00
May	100.00	100.00	100.00	100.00
June	100.00	100.00	100.00	100.00
July	100.00	100.00	100.00	100.00
August	100.00	100.00	100.00	100.00
September	100.00	100.00	100.00	100.00
October	100.00	100.00	100.00	100.00
November	100.00	100.00	100.00	100.00
December	100.00	100.00	100.00	100.00
January	100.00	100.00	100.00	100.00
February	100.00	100.00	100.00	100.00

Alu	HG	12285-3015	1687-88	82468	360,225	-	375
Alu	Alloy	1365-70	1405-06	1527	51040	+	320
Copper	A	3018-23	2785-97	150741	209,650	+	2325

Lead	844-85	682-63	9732	19475	2578
Nickel	8580-80	5670-76	3394	49374	270
Tin	6390-40	6300-6400	5617	12,880	270
Zinc	9151-12	1044-45	2304	698550	1600
Goldman's Commodity exchange rates	US\$5	1489	54 1225	Stock values & change in tones, as at January 1 '88	

PRECIOUS METALS							
	gms per troy oz	\$	Coins	\$	\$		
Platinum	44450	28590	Britannia	400	258	Kruggerands	37889
Palladium	19450	8625	Britannia	5 oz	201	Sovs	89195
			Britannia	25 oz	101	55 Nobles	406,122

GOLD BURN	395.65	298.71	CHELLER IN PA.	JO. GR.	41	GO	WAGGERS SUPPLY	WEST FORD	WYOMING
AGRICULTURAL									

Cocoa		Collins		Barley		Potatoes		Potatoes	
LCE	\$/tonne	LCE	\$/tonne	LCE	\$/tonne	LCE	\$/tonne	ATA	\$/tonne
Dec	550	Nov	265	Nov	1650	Nov	27000	Apr	419
Mar	585	Jan	285	Jan	1825	Mar	28230	May	442
May	582	Mar	220	Mar	1225	Apr	33500	Jun	501
Vol	6,057	Vol	8,079	Vol	43	Vol	43	Vol	385

White Sugar		Raw Sugar		Freight		Wheat		Corn	
LCE	\$/tonne	LCE	\$/tonne	LCE	\$/tonne	LCE	\$/tonne	CBOT#	Cents/bush
Dec	31000	Jan	12.5	Nov	1780	Nov	1275	HiLo	Se
Mar	33230	Mar	10.28	Dec	1739	Jan	12825	Dec	31850-32350 32350

Vol:	2,062	Vol:	0	Index:	1,691	Vol:	628	May	32750-33150	33150
Other SoRs (Agricultural)										

Nov	Melba (NLS)**	Stone	195.5	Feb-Apr	Sops	FL/MD	100
	Copra (I)	Stone	196.0	Nov	Coconut Oil (I)	Stone	77
Dec	Custard (NY)	USC&S	85.26	Oct-Dec	Sunflower Oil	Stone	75
Dec	Wheat	Arcadis	76.0	Feb-Apr	Reprocessed Oil	FL/MD	94
Dec	Rubber**	McIntire	40.5	Jan-Mar	Groundnut Oil	Stone	81

Origin: (S)US/EC - (S) other - (P)Poland - (M)Malaysia **H Rubber: FI (Indonesia)Peanut

EMERGENCY				Products 1				(Stone)
Event Cause	(S) other	Disoil	(Stone)	WTI				
RPE	5.30pm	*chg	Yr ago	RPE	close	*chg	Spms	Spot Off North West Europe

Jan	1834	-0.04	16.88	Dec	18300	18450	Jan	1755	Naphtha	148
Feb	1835	-0.05	16.89	Jan	18225	18350	Feb	1735	EC Gasol	155

Vol 24369	Index	2689	Vol 24327	Mar	1225	Heavy Fuel Oil	84
*Index 5.22pts previous day *Year ago prices show savings for week Source: ICIS-London Oil Reports *From previous							
COMMODITY INDICES							
*BSCI Indices							
	Base date	+5pts	%Day Chg	Dec 31st	%Yr Chg	Year ago	% Yr Chg
Index	1970=100	18.89	-0.6	16076	+2.54	17539	+3.0
Agriculture	1970=100	27.81	-0.44	24481	+0.80	23838	+14.5
Energy	1969=100	60.03	-0.07	58,026	-1.64	58,026	0
Industrial Metals	1970=100	32.12	-1.04	27603	+1.60	19391	+2.8
Unweighted	1970=100	166.69	+0.89	18321	+1.32	17454	+4.8
Prebunk Metals	1973=100	457.33	-0.77	67212	+1.67	49438	+0.8

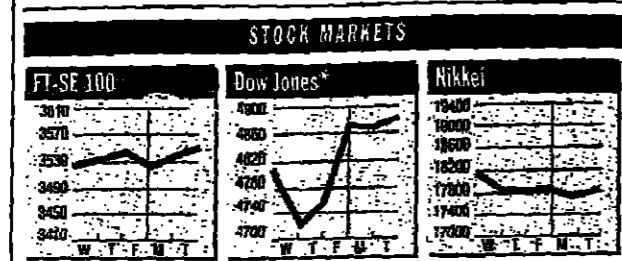
100 Largest Insurance Funds

Stock	Ytd	Mid Offer	Stock	Ytd	Mid Offer
Abbey Life Managed 54	761	7380	Lincoll Nat Schroeder 32	45.8	629.50
Abney National Managed	2857	3334	Lincoln Life Mansd		
Adams 12 Managed	323.6	323.6	M&B Mgmt Bond 54	103.6	
Aene Life Bull	59.1	20.43	M&B Managed Income Bond Ser A	104	
Albena Life Pro-42 3 Way	632.08		Mechanics for Managed	58.60	
Albany Mgmt Investments	6354	1532	MGM Managed	262.7	
Aleda Under Managed	170.8	122.7	NFT Managed	158	
AJA E&L Balanced 30	774	81.1	NorthWest Group Managed	316	
Banbury Bancorbond	68.3	726.8	NFU Mutual Mansd	934	

Black Horse Managed Inv	52148	54586	North Union	52005
Britannia	3822	5813	Norwich Union Managed Life	15405
Clinal Med Fd Saphire	5073	5212	NPI Managed	5238
Clifford Managed	3298	5295	Paid Managed Gmtd	5100

CLIK Management S1482	7665	8568	Piedmont West	3717
CLIK Management S1483	7666	8569	Piedmont West	3718
Continental Insurance S1484	7817	9033	Piedmont East Piedmont Manager	3727
Continental Manager A	8830	9035	President of L Manager S2	4717
Continental Manager B	8831	9036	President of L Manager S2	4718
CU First Manager	4582	4627	Reliance Manager	6050
CU First Manager	4583	4628	Reliance Manager	6051
Equity Real Estate Manager	2501	2808	Royal Hill L Manager	3297
Equity Real Estate Manager	2502	2809	Royal Hill L Manager	3298
Equity Manager	7783	8737	Royal Hill L Manager	3299
FFCM Management Manager	1881	8538	South Carolina Manager	3563
Florida First Manager	3328	3434	South Carolina Manager	3564
GA Met Manager	5942	5943	South Carolina Manager	3565
GA Policy	9513	9229	South Carolina Manager	3566
GA Policy	9514	9230	South Carolina Manager	3567
Georgia First Manager	3329	3435	South Carolina Manager	3568
Georgia First Manager	3330	3436	South Carolina Manager	3569
Georgia First Manager	3331	3437	South Carolina Manager	3570
Georgia First Manager	3332	3438	South Carolina Manager	3571
Georgia First Manager	3333	3439	South Carolina Manager	3572
Georgia First Manager	3334	3440	South Carolina Manager	3573
Georgia First Manager	3335	3441	South Carolina Manager	3574
Georgia First Manager	3336	3442	South Carolina Manager	3575
Georgia First Manager	3337	3443	South Carolina Manager	3576
Georgia First Manager	3338	3444	South Carolina Manager	3577
Georgia First Manager	3339	3445	South Carolina Manager	3578
Georgia First Manager	3340	3446	South Carolina Manager	3579
Georgia First Manager	3341	3447	South Carolina Manager	3580
Georgia First Manager	3342	3448	South Carolina Manager	3581
Georgia First Manager	3343	3449	South Carolina Manager	3582
Georgia First Manager	3344	3450	South Carolina Manager	3583
Georgia First Manager	3345	3451	South Carolina Manager	3584
Georgia First Manager	3346	3452	South Carolina Manager	3585
Georgia First Manager	3347	3453	South Carolina Manager	3586
Georgia First Manager	3348	3454	South Carolina Manager	3587
Georgia First Manager	3349	3455	South Carolina Manager	3588
Georgia First Manager	3350	3456	South Carolina Manager	3589
Georgia First Manager	3351	3457	South Carolina Manager	3590
Georgia First Manager	3352	3458	South Carolina Manager	3591
Georgia First Manager	3353	3459	South Carolina Manager	3592
Georgia First Manager	3354	3460	South Carolina Manager	3593
Georgia First Manager	3355	3461	South Carolina Manager	3594
Georgia First Manager	3356	3462	South Carolina Manager	3595
Georgia First Manager	3357	3463	South Carolina Manager	3596
Georgia First Manager	3358	3464	South Carolina Manager	3597
Georgia First Manager	3359	3465	South Carolina Manager	3598
Georgia First Manager	3360	3466	South Carolina Manager	3599
Georgia First Manager	3361	3467	South Carolina Manager	3600
Georgia First Manager	3362	3468	South Carolina Manager	3601
Georgia First Manager	3363	3469	South Carolina Manager	3602
Georgia First Manager	3364	3470	South Carolina Manager	3603
Georgia First Manager	3365	3471	South Carolina Manager	3604
Georgia First Manager	3366	3472	South Carolina Manager	3605
Georgia First Manager	3367	3473	South Carolina Manager	3606
Georgia First Manager	3368	3474	South Carolina Manager	3607
Georgia First Manager	3369	3475	South Carolina Manager	3608
Georgia First Manager	3370	3476	South Carolina Manager	3609
Georgia First Manager	3371	3477	South Carolina Manager	3610
Georgia First Manager	3372	3478	South Carolina Manager	3611
Georgia First Manager	3373	3479	South Carolina Manager	3612
Georgia First Manager	3374	3480	South Carolina Manager	3613
Georgia First Manager	3375	3481	South Carolina Manager	3614
Georgia First Manager	3376	3482	South Carolina Manager	3615
Georgia First Manager	3377	3483	South Carolina Manager	3616
Georgia First Manager	3378	3484	South Carolina Manager	3617
Georgia First Manager	3379	3485	South Carolina Manager	3618
Georgia First Manager	3380	3486	South Carolina Manager	3619
Georgia First Manager	3381	3487	South Carolina Manager	3620
Georgia First Manager	3382	3488	South Carolina Manager	3621
Georgia First Manager	3383	3489	South Carolina Manager	3622
Georgia First Manager	3384	3490	South Carolina Manager	3623
Georgia First Manager	3385	3491	South Carolina Manager	3624
Georgia First Manager	3386	3492	South Carolina Manager	3625
Georgia First Manager	3387	3493	South Carolina Manager	3626
Georgia First Manager	3388	3494	South Carolina Manager	3627
Georgia First Manager	3389	3495	South Carolina Manager	3628
Georgia First Manager	3390	3496	South Carolina Manager	3629
Georgia First Manager	3391	3497	South Carolina Manager	3630
Georgia First Manager	3392	3498	South Carolina Manager	3631
Georgia First Manager	3393	3499	South Carolina Manager	3632
Georgia First Manager	3394	3500	South Carolina Manager	3633
Georgia First Manager	3395	3501	South Carolina Manager	3634
Georgia First Manager	3396	3502	South Carolina Manager	3635
Georgia First Manager	3397	3503	South Carolina Manager	3636
Georgia First Manager	3398	3504	South Carolina Manager	3637
Georgia First Manager	3399	3505	South Carolina Manager	3638
Georgia First Manager	3400	3506	South Carolina Manager	3639
Georgia First Manager	3401	3507	South Carolina Manager	3640
Georgia First Manager	3402	3508	South Carolina Manager	3641
Georgia First Manager	3403	3509	South Carolina Manager	3642
Georgia First Manager	3404	3510	South Carolina Manager	3643
Georgia First Manager	3405	3511	South Carolina Manager	3644
Georgia First Manager	3406	3512	South Carolina Manager	3645
Georgia First Manager	3407	3513	South Carolina Manager	3646
Georgia First Manager	3408	3514	South Carolina Manager	3647
Georgia First Manager	3409	3515	South Carolina Manager	3648
Georgia First Manager	3410	3516	South Carolina Manager	3649
Georgia First Manager	3411	3517	South Carolina Manager	3650
Georgia First Manager	3412	3518	South Carolina Manager	3651
Georgia First Manager	3413	3519	South Carolina Manager	3652
Georgia First Manager	3414	3520	South Carolina Manager	3653
Georgia First Manager	3415	3521	South Carolina Manager	3654
Georgia First Manager	3416	3522	South Carolina Manager	3655
Georgia First Manager	3417	3523	South Carolina Manager	3656
Georgia First Manager	3418	3524	South Carolina Manager	3657
Georgia First Manager	3419	3525	South Carolina Manager	3658
Georgia First Manager	3420	3526	South Carolina Manager	3659
Georgia First Manager	3421	3527	South Carolina Manager	3660
Georgia First Manager	3422	3528	South Carolina Manager	3661
Georgia First Manager	3423	3529	South Carolina Manager	3662
Georgia First Manager	3424	3530	South Carolina Manager	3663
Georgia First Manager	3425	3531	South Carolina Manager	3664
Georgia First Manager	3426	3532	South Carolina Manager	3665
Georgia First Manager	3427	3533	South Carolina Manager	3666
Georgia First Manager	3428	3534	South Carolina Manager	3667
Georgia First Manager	3429	3535	South Carolina Manager	3668
Georgia First Manager	3430	3536	South Carolina Manager	3669
Georgia First Manager	3431	3537	South Carolina Manager	3670
Georgia First Manager	3432	3538	South Carolina Manager	3671
Georgia First Manager	3433	3539	South Carolina Manager	3672
Georgia First Manager	3434	3540	South Carolina Manager	3673
Georgia First Manager	3435	3541	South Carolina Manager	3674
Georgia First Manager	3436	3542	South Carolina Manager	3675
Georgia First Manager	3437	3543	South Carolina Manager	3676
Georgia First Manager	3438	3544	South Carolina Manager	3677
Georgia First Manager	3439	3545	South Carolina Manager	3678
Georgia First Manager	3440	3546	South Carolina Manager	3679
Georgia First Manager	3441	3547	South Carolina Manager	3680
Georgia First Manager	3442	3548	South Carolina Manager	3681
Georgia First Manager	3443	3549	South Carolina Manager	3682
Georgia First Manager	3444	3550	South Carolina Manager	3683
Georgia First Manager	3445	3551	South Carolina Manager	3684
Georgia First Manager	3446	3552	South Carolina Manager	3685
Georgia First Manager	3447	3553	South Carolina Manager	3686
Georgia First Manager	3448	3554	South Carolina Manager	3687
Georgia First Manager	3449	3555	South Carolina Manager	3688
Georgia First Manager	3450	3556	South Carolina Manager	3689
Georgia First Manager	3451	3557	South Carolina Manager	3690
Georgia First Manager	3452	3558	South Carolina Manager	3691
Georgia First Manager	3453	3559	South Carolina Manager	3692
Georgia First Manager	3454	3560	South Carolina Manager	3693
Georgia First Manager	3455	3561	South Carolina Manager	3694
Georgia First Manager	3456	3562	South Carolina Manager	3695
Georgia First Manager	3457	3563	South Carolina Manager	3696
Georgia First Manager	3458	3564	South Carolina Manager	3697
Georgia First Manager	3459	3565	South Carolina Manager	3698
Georgia First Manager	3460	3566	South Carolina Manager	3699
Georgia First Manager	3461	3567	South Carolina Manager	3700
Georgia First Manager	3462	3568	South Carolina Manager	3701
Georgia First Manager	3463	3569	South Carolina Manager	3702
Georgia First Manager	3464	3570	South Carolina Manager	3703
Georgia First Manager	3465	3571	South Carolina Manager	3704
Georgia First Manager	3466	3572	South Carolina Manager	3705
Georgia First Manager	3467	3573	South Carolina Manager	3706
Georgia First Manager	3468	3574	South Carolina Manager	3707
Georgia First Manager	3469	3575	South Carolina Manager	3708
Georgia First Manager	3470	3576	South Carolina Manager	3709
Georgia First Manager	3471	3577	South Carolina Manager	3710
Georgia First Manager	3472	3578	South Carolina Manager	3711
Georgia First Manager	3473	3579	South Carolina Manager	3712
Georgia First Manager	3474	3580	South Carolina Manager	3713
Georgia First Manager	3475	3581	South Carolina Manager	3714
Georgia First Manager	3476	3582	South Carolina Manager	3715
Georgia First Manager	3477	3583	South Carolina Manager	3716
Georgia First Manager	3478	3584	South Carolina Manager	3717
Georgia First Manager	3479	3585	South Carolina Manager	3718
Georgia First Manager	3480	3586	South Carolina Manager	3719
Georgia First Manager	3481	3587	South Carolina Manager	3720
Georgia First Manager	3482	3588	South Carolina Manager	3721
Georgia First Manager	3483	3589	South Carolina Manager	3722
Georgia First Manager	3484	3590	South Carolina Manager	3723
Georgia First Manager	3485	3591	South Carolina Manager	3724
Georgia First Manager	3486	3592	South Carolina Manager	3725
Georgia First Manager	3487	3593	South Carolina Manager	3726
Georgia First Manager	3488	3594	South Carolina Manager	3727
Georgia First Manager	3489	3595	South Carolina Manager	3728
Georgia First Manager	3490	3596	South Carolina Manager	3729
Georgia First Manager	3491	3597	South Carolina Manager	3730
Georgia First Manager	3492	3598	South Carolina Manager	3731
Georgia First Manager	3493	3599	South Carolina Manager	3732
Georgia First Manager	3494	3600	South Carolina Manager	3733
Georgia First Manager	3495	3601	South Carolina Manager	3734
Georgia First Manager	3496	3602	South Carolina Manager	3735
Georgia First Manager	3497	3603	South Carolina Manager	3736
Georgia First Manager	3498	3604	South Carolina Manager	3737
Georgia First Manager	3499	3605	South Carolina Manager	3738
Georgia First Manager	3500	3606	South Carolina Manager	3739
Georgia First Manager	3501	3607	South Carolina Manager	3740
Georgia First Manager	3502	3608	South Carolina Manager	3741
Georgia First Manager	3503	3609	South Carolina Manager	3742
Georgia First Manager	3504	3610	South Carolina Manager	3743
Georgia First Manager	3505	3611	South Carolina Manager	3744
Georgia First Manager	3506	3612	South Carolina Manager	3745
Georgia First Manager	3507	3613	South Carolina Manager	3746
Georgia First Manager	3508	3614	South Carolina Manager	3747
Georgia First Manager	3509	3615	South Carolina Manager	3748
Georgia First Manager	3510	3616	South Carolina Manager	3749
Georgia First Manager	3511	3617	South Carolina Manager	3750
Georgia First Manager	3512	3618	South Carolina Manager	3751
Georgia First Manager	3513	3619	South Carolina Manager	3752
Georgia First Manager	3514	3620	South Carolina Manager	3753
Georgia First Manager	3515	3621	South Carolina Manager	3754
Georgia First Manager	3516	3622	South Carolina Manager	3755
Georgia First Manager	3517	3623	South Carolina Manager	3756
Georgia First Manager	3518	3624	South Carolina Manager	3757
Georgia First Manager	3519	3625	South Carolina Manager	3758
Georgia First Manager	3520	3626	South Carolina Manager	3759
Georgia First Manager	3521	3627	South Carolina Manager	3760
Georgia First Manager	3522	3628	South Carolina Manager	3761
Georgia First Manager	3523	3629	South Carolina Manager	3762
Georgia First Manager	3524	3630	South Carolina Manager	3763
Georgia First Manager	3525	3631	South Carolina Manager	3764
Georgia First Manager	3526	3632	South Carolina Manager	3765
Georgia First Manager	3527	3633	South Carolina Manager	3766
Georgia First Manager	3528	3634	South Carolina Manager	3767
Georgia First Manager	3529	3635	South Carolina Manager	3768
Georgia First Manager	3530	3636	South Carolina Manager	3769
Georgia First Manager	3531	3637	South Carolina Manager	3770
Georgia First Manager	3532	3638	South Carolina Manager	3771
Georgia First Manager	3533	3639	South Carolina Manager	3772
Georgia First Manager	3534	3640	South Carolina Manager	3773
Georgia First Manager	3535	3641	South Carolina Manager	3774
Georgia First Manager	3536	3642	South Carolina Manager	3775
Georgia First Manager	3537	3643	South Carolina Manager	3776
Georgia First Manager	3538	3644	South Carolina Manager	3777
Georgia First Manager	3539	3645	South Carolina Manager	3778
Georgia First Manager	3540	3646	South Carolina Manager	3779
Georgia First Manager	3541	3647	South Carolina Manager	3780
Georgia First Manager	3542	3648	South Carolina Manager	3781
Georgia First Manager	3543	3649	South Carolina Manager	3782
Georgia First Manager	3544	3650	South Carolina Manager	3783
Georgia First Manager	3545	3651	South Carolina Manager	3784
Georgia First Manager	3546	3652	South Carolina Manager	3785
Georgia First Manager	3547	3653	South Carolina Manager	3786
Georgia First Manager	3548	3654	South Carolina Manager	3787
Georgia First Manager	3549	3655	South Carolina Manager	3788
Georgia First Manager	3550	3656	South Carolina Manager	3789
Georgia First Manager	3551	3657	South Carolina Manager	3790
Georgia First Manager	3552	3658	South Carolina Manager	3791
Georgia First Manager	3553	3659	South Carolina Manager	3792
Georgia First Manager	3554	3660	South Carolina Manager	3793
Georgia First Manager	3555	3661	South Carolina Manager	3794
Georgia First Manager	3556	3662	South Carolina Manager	3795
Georgia First Manager	3557	3663	South Carolina Manager	3796
Georgia First Manager	3558	3664	South Carolina Manager	3797
Georgia First Manager	3559	3665	South Carolina Manager	3798
Georgia First Manager	3560	3666	South Carolina Manager	3799
Georgia First Manager	3561	3667	South Carolina Manager	3800
Georgia First Manager	3562	3668	South Carolina Manager	3801
Georgia First Manager	3563	3669	South Carolina Manager	3802
Georgia First Manager	3564	3670	South Carolina Manager	3803
Georgia First Manager	3565	3671	South Carolina Manager	3804
Georgia First Manager	3566	3672	South Carolina Manager	3805
Georgia First Manager	3567	3673	South Carolina Manager	3806
Georgia First Manager	3568	3674	South Carolina Manager	3807
Georgia First Manager	3569	3675	South Carolina Manager	3808
Georgia First Manager	3570	3676	South Carolina Manager	3809
Georgia First Manager	3571	3677	South Carolina Manager	3810
Georgia First Manager	3572	3678	South Carolina Manager	3811
Georgia First Manager	3573	3679	South Carolina Manager	3812
Georgia First Manager	3574	3680	South Carolina Manager	3813
Georgia First Manager	3575	3681	South Carolina Manager	3814
Georgia First Manager	3576	3682	South Carolina Manager	

MARKET SUMMARY



Index	Close	Day's change	Change (%)	12 Wk High	12 Wk Low	Yield (%)
FTSE 100	3547.9	+11.1	+0.3	3550.0	3243.4	4.0
FTSE 250	3905.3	+8.0	+0.2	3911.3	3500.9	5.5
FTSE 350	1784.3	+5.1	+0.3	1785.3	1477.9	3.9
FT Small Cap	1936.3	-0.5	-0.0	1983.1	1678.8	3.4
FT All-Share	1741.6	+4.6	+0.3	1762.8	1488.2	3.9
New York	4886.5	+13.7	+0.3	4893.4	3874.6	2.5
Dow Jones	7789.5	+18.1	+0.2	7793.0	6488.4	0.8**
Nikkei	14072.4	+22.0	+0.2	14073.0	12877.9	4.1**
Hong Kong	2187.3	+22.0	+1.0	2317.0	1911.0	2.1**
Frankfurt	1898.2	unch	0.0	2017.3	1721.1	3.2**
Paris	6006.0	-68.0	-0.7	10911.0	8912.0	1.8**

*New York Index & Close at 1230 hours **FT/SE World Index Value

MAIN PRICE CHANGES

Rises	Falls
Cobham 492 31 7.7	Avio Wiggins Apple 184.5 11.5 5.8
Rolls-Royce 172.5 11.5 7.1	BTP 251 10 3.8
Taylor Woodrow 113 5 4.8	Tarmac 83.5 2.5 2.9
BICC 282 11 4.4	Saatchi 101 3 2.9
Hambros 183 8 4.3	Rugby Group 118 3 2.5

INTEREST RATES

Short sterling	UK medium gilt	US long bond
0.85	6.40	7.10
0.80	6.30	7.00
0.75	6.20	6.90
0.70	6.10	6.80
0.65	6.00	6.70
0.60	5.90	6.60
0.55	5.80	6.50
0.50	5.70	6.40

Money Market Rates

Index	1 Month	1 Year	Medium Term (%)	Year Ago	Long Term (%)	Year Ago
UK	5.81	5.89	7.82	8.56	7.94	8.56
US	5.69	5.96	5.96	7.93	8.29	8.08
Japan	0.38	0.38	2.75	4.72	-	-
Germany	3.94	3.88	5.82	7.40	7.12	-

CURRENCIES

£/\$	£/DM	£/¥
1.58	2.29	164.3
1.58	2.27	163.0
1.57	2.25	161.0
1.56	2.23	159.0
1.55	2.21	157.0
1.54	2.19	155.0
1.53	2.17	153.0

OTHER INDICATORS

Index	Yesterday	Day's change	Year Ago	Index	Yesterday	Day's change	Year Ago
Oil Brent \$	18.58	-0.05	17.17	RPI	150.6	3.9c	2.4
GM \$	385.89	-42.15	284.4	GDP	109.8	2.4pc	4.1
9504 \$	246.71	-0.77	240.20	Steel Index	-	6.75pc	5.25

*New York exchange rates and US stock index at 1430 hours

Source: FT Information

IN BRIEF

Insurers seek to block court action

Some of Britain's biggest insurers, including Prudential, TSB Life and Irish Life, are going to court today in a bid to block legal action against them by victims of the pensions mis-selling scandal. The insurers are applying for a stay of proceedings in a series of cases launched against them by Ringrose Wharton, a Bristol law firm.

Futures markets plan merger

London's financial futures and commodities exchanges announced a merger plan that will consolidate the City's position as Europe's leading derivatives trading centre. With substantial cost savings, the combined operations of Life and the London Commodity Exchange hope to build on a co-operative agreement with the Chicago Board of Trade. The merger deal ends the hopes of the New York Coffee, Sugar and Cocoa Exchange of taking over the LCE.

Housing orders continue to slide

Construction orders rose 2 per cent in the third quarter, but there was no sign of an upturn in housing, according to figures from the Department of Environment. New orders for private houses were 1 per cent lower and those for council houses and housing associations plummeted 24 per cent on the second quarter.

Rule changes signal jobless rise

The Treasury is internally forecasting a rise in unemployment, according to reports. The increase will result from changes in incapacity benefits which are increasing the numbers claiming unemployment benefit. So far, however, these changes have not had much impact on the unemployment total, according to the Central Statistical Office.

Northumbrian considers French approach

The board of Northumbrian Water will meet later this week to consider the possible £800m takeover of the company by Lyonnaise des Eaux. Sir Frederick Holliday and Jerome Monod, respectively chairmen of the UK and French groups, yesterday held talks at Lazard Bros, merchant banking advisers to Northumbrian. Analysts believe the French will have to offer at least £1.150 a share to win approval from Northumbrian. Shares in Northumbrian closed at £1.25p, up 10p.

No solution until spring for Eurotunnel

Eurotunnel's attempts to resolve its desperate financial position are unlikely to be resolved before the spring. The company's bankers are said to be opposed to its swamping debt for equity. A company spokesman added that Eurotunnel's advisers had not yet come up with a financial plan to put to the banks, and was unlikely to do so before February or March.

Profits warning from Geest

Shares in Geest, the banana importer and fresh produce group, lost almost a quarter of their value yesterday after the company issued a profits warning. The shares fell 32p to 107p when the company said this year's profits would be "materially below" last year's £12.8m. The company blamed the problems on an excess supply of bananas caused by changes in European Union import quotas. These have caused prices in October to fall 30 per cent below last year's levels. The company announced a further £7m of provisions on top of the £5m announced in the first half. Analysts are now forecasting a £4m loss.

Investment Column, page 26

Rolls wins £1.2bn Singapore power deal

RUSSELL HOTTEN

Boeing has fought off tough competition from Airbus to win one of the largest aircraft contracts ever signed in a deal that will provide spin-off work for several UK firms.

The \$12.7bn (£7.9bn) order from Singapore Airlines is for 77 Boeing 777-200 passenger planes, which will be powered by Rolls-Royce's Trent engines. The UK company, struggling to win orders against its two main US rivals, estimates that its share of the contract will be worth about £1.2bn. The contract is a blow for Airbus, the European consortium 20 per cent owned by British Aerospace, which had hoped to sell its A330 aircraft to the fast-growing Asian airline.

Singapore Airlines said the bidding was close, but that the Boeing aircraft offered 10 per cent larger capacity and therefore more revenue potential.

Singapore Airlines said it was buying 157 Rolls-Royce engines, including spares, to power 61 of the Boeing aircraft. John Rose, managing director

of R-R Aerospace, called the order a significant endorsement of the Trent engine. Singapore Airlines is the ninth customer for the Trent and this order takes the order book for engines in the range to £2.5bn.

R-R, whose shares rose 10p to 171p on yesterday's news, now has a one-third market share for the Boeing 777, introduced earlier this year by the US manufacturer. It increases the number of Trent-powered 777s on order to 87.

An analyst at Lehman Brothers said the deal would help to secure the long-term future of R-R, which has never supplied engines to Singapore Airlines before. He believed R-R would make a "marginal" profit on the deal as well as benefiting from economies of scale from doubling the production of the Trent 800 engines.

But the real benefits can be expected in around seven years, with the spare parts business and the maintenance of the engines and refits.

NatWest Securities analyst Sandy Morris said: "Singapore Airlines' decision was a very

pleasant surprise following Monday's news of a £100m order from Gulf Air to supply Trent 800 engines for Airbus A330 aircraft. The two other companies in the race to secure engines for 777s are General Electric and United Technologies Corp's Pratt & Whitney, both of the US.

Smiths Industries, the UK aerospace company, said the aircraft order was worth £500,000 per plane in components supplies. Its shares rose 14p to 596p.

The aircraft will be delivered over the next nine years for use on Singapore Airlines' thriving Asia-Pacific routes, where the airline passenger market is expected to grow rapidly over the next 10 years.

The planes will preserve the youth of the airline's fleet by replacing some of the Airbus 310s and older generation B747s. SLA has the right to substitute any of the 300-seat B777-200s with other members of the Boeing family. Of interest to the airline is the stretch version B777-300 with around 350 seats, and the super long range version, the B777-100.

Steel town gets £260m Taiwanese jobs boost

RUSSELL HOTTEN

More than 3,300 jobs are being created by a Taiwanese electronics company that is investing £260m in an unemployment black-spot in Scotland.

It is the biggest single job-creation investment in Scottish history and should help to transform the economy of Lanarkshire, blighted by the closure of British Steel's Ravenscraig works in 1992.

Chungwa Picture Tube, part of the giant Tatung group, is building a factory to produce television and computer components for the European market. Scotland won the project against stiff competition from other European countries. British government grant aid has been given, although officials refused to disclose how much.

The 1.2 million square foot factory will be built in a 90-acre enterprise zone, close to the Eurocentral rail freight terminal at Mossend.

Chungwa said the plant was due to be fully operational within four years, and will have the capacity to produce 10 million cathode ray tubes a year. The first phase of the project is expected to come on stream in mid-1997 and employ 1,200 people.

Michael Forsyth, the Scottish Secretary, said: "We can all be proud of this major achievement for Lanarkshire and Scotland. Chungwa's decision to bring the biggest ever inward investment in the UK to Scotland against stiff competition from other European countries reinforces our position as one of the most competitive European business locations."

The project was lured to Scotland from a shortlist thought to include the Irish Republic and France. Mr Forsyth said that Scotland won the battle because of a high-quality and skilled workforce, non-wage labour costs among the lowest in Europe, one of the lowest rates of corporation tax and a site giving access to customers in the heart of Europe.

"This project will provide a massive jobs boost for Lanarkshire - enabling it to finally put behind it the closure of Ravenscraig and to look to the future with renewed confidence," Mr



Big-screen ambitions: Michael Forsyth, the Scottish Secretary (left), with Charles Yu, manufacturing director of Chungwa Picture Tube yesterday

Forsyth said. "Ravenscraig is the past - this is the future. We are moving on."

The closure of the Ravenscraig steelworks in 1992 prompted a political outcry and was a huge blow for an area ravaged by the rundown of the coal and steel industry in what was once Scotland's industrial

heartland. The 3,300 skilled engineering and technical jobs will be created by both Samsung and Siemens in north-east England.

Many of the initial recruits for the Scottish plant will be trained in Taiwan or Malaysia, where the company has four other factories. The Taiwanese announcement also enhances Scotland's image as a "Silicon Glen" favoured location for foreign investors. Last year 97 inward investment projects were announced, involving planned investment of more than £1bn, creating or safeguarding more than 12,300 jobs.

Sherwood abandons rail bid ambitions

CHRISTIAN WOLMAR

Transport Correspondent

One of the biggest private companies bidding for rail franchises yesterday abandoned its attempt to run one of the lines, amid sharp criticism that privatisation would not help bring investment to the "deteriorating rail network".

Sea Containers, which owns Hoverspeed and runs the Orient Express, was also critical of the way that the bidding process appears to favour existing rail managers in management buy-out teams, rather than genuine outside private companies who would bring about a significant change in corporate culture.

The company was unsuccessful in its attempt to obtain franchises for two of the first lines on the market, Great Western Railway and South West Trains. It had been expected to maintain its interest in subsequent contests but yesterday it pulled out of the whole process.

James Sherwood, president of the Bermuda-based company, said that the Government had refused to offer franchise periods long enough to justify capital investment and without such investment the company can only see a deteriorating rail network, an environment in which it would not wish to operate.

Mr Sherwood added: "The Government really only wants the network to be managed for the primary benefit of Railtrack and the rolling stock companies, which are being sold off to private investors."

Nearly all the parts of BR that have been privatised so far have gone to management buy-out teams, including two of the three rolling stock companies, the on-board catering supplier and Red Star parcels.

Of the first three rail franchises, which are due to be allocated by the end of the year, one of them, LTS, is certain to go to the management since it is the sole bidder, and management teams are also favourites in the other two. Private companies bidding for parts of the network are worried that the inside knowledge of the existing rail management means that outside bidders have virtually no chance of successfully competing against them.

A source close to Sea Containers said: "The Government said that one of the key aims of privatisation was to bring in new blood, but this does not seem to be happening."

They had left because the American bank had a better strategic vision than Deutsche Morgan Grenfell, and there will be more hirings to make Merrill the leading investment bank in the UK and Europe, the source said.

Guy Dawson said: "Merrill Lynch's international advisory and financing capabilities, combined with their powerful presence in the UK equity and sterling debt markets, gives the firm a competitive edge in serving the varied corporate finance needs of its clients."

CBI conference: Representatives defend their political neutrality □ Government 'policy vacuum' on transport under fire

Business leaders rebuff Lang 'U-turn' on road plans attacked

PETER RODGERS

and MARY FAGAN

Ian Lang, President of the Board of Trade, yesterday launched a furious onslaught on the CBI for dallying with Labour, but was immediately rebuffed by business leaders who insisted the employers would remain politically neutral.

In an attempt to reverse the resounding success of Tony Blair the day before at the CBI conference in Birmingham, Mr Lang told business to recognise its own interests and come out in public support of the Conservatives. He warned it was a mistake to try to be neutral and said "you cannot afford not to take sides". But within minutes CBI leaders rounded on Mr Lang and rejected his advice.

Sir Bryan Nicholson, CBI president, said: "We have never taken sides. We didn't take sides at the last general election." Mr Lang was entitled to his own view but "overwhelmingly members support a neutral line".

At a press conference just before his speech, Mr Lang said he would be urging industry to "address the reality and not just the vaporous outpourings to which they have been subjected". But the applause for his diatribe, in which he bluntly said business and the CBI would be mistaken to remain politically neutral, lasted 23 seconds, less

than half the 55-second ovation accorded to Mr Blair.

In spite of strenuous attempts by the CBI to remain neutral and discuss politics on an issue by issue basis, Mr Lang said his own contacts with businessmen made clear they were still on side with the Tory Party, and in any case they would "see through the candyfloss" of Labour's position. "I believe the CBI and all businessmen will address their own interests when it comes to deciding who to support in the next election".

He added, "I quite understand if any organisation wants to press its case on different political parties. What I am telling the CBI today in essence is that we have an agenda that is at one with your agenda. It is working - you and we are advancing economic success at almost unprecedented levels. Do not put that at risk by listening to beguiling phrases you get from some other political parties."

He said Labour still had policies "the antithesis of a party that claims to be friendly to industry and to jobs". He attacked Mr Blair for saying the European Social Charter was a series of principles, saying it was in fact a solemn and binding treaty that would lead inexorably to detailed legislation.

"To the extent that [Mr Blair] was specific on anything yesterday he seems to have been wrong."

CBI neutrality was confirmed by a straw poll by the Independent among departing delegates who said it did not matter who was in power as long as the policies supported business. There was a consensus that while Mr Blair had given delegates food for thought he had left many questions unanswered.

One delegate said: "Tony Blair won the day yesterday on his charm. But we still need to know more about the policies. He barely scratched the surface. There is a worry that Mr Blair would be isolated even as Prime Minister. When he speaks he often gives the impression of being a lone voice."

Sir Bryan, speaking after a transport debate in which the CBI had been bitterly critical of government policy, said the CBI's position was that it would spell out the policies with which it agreed and disagreed on both the Government and opposition sides, and it would support those appropriate to business.

"Now if one party happens to have more of those than another you can do your own adding up and draw your own conclusions as to where the centre of gravity of business opinion is." He added: "Political endorsement is quite a different thing because our members when they go to the ballot box make those decisions privately."

With CBI neutrality likely to be interpreted as an attack on the Government Sir Bryan took pains to say the Tories had been business-friendly.

found this unacceptable. The private finance initiative was offered as the private sector solution to replace the cuts, but as is well known, has so far failed to deliver. The PFI won't compensate for the reduction in central government funding."

Treasury ministers had sensed the political mood in favour of environmental protection and found little resistance to cutting infrastructure spending, Mr Napier said. Yet transport was vital to competitiveness and the current UK infrastructure was not competitive.

Mr Napier said it was perfectly possible to spend on transport in an environmentally sensitive manner as the Dutch had done. He called on the Government to make the difficult decisions required to reverse the inadequacies of Britain's transport links, without which Britain would fall down the competitiveness league table. Investment must also be increased in the railways, he said.

The West Coast main line was a national disgrace, Mr Napier said. The UK needed to invest £2bn a year more than it does in transport infrastructure. A Budget that cut transport spending and placed too much emphasis on the PFI was "not acceptable to business".



Presidential address: 'We have never taken sides' said Sir Bryan Nicholson

Photograph: Newsteam



Abi re tak



Monetary union



COMMENT

The ball is at the feet of European leaders. What markets are looking for is a clear statement of intent from the Madrid summit. Without this, doubts about the credibility of EMU will continue.

A permissive approach to monetary union

The scenario mapped out by the European Monetary Institute, forerunner of a possible European central bank, for the transition to a single currency will do nothing to dispel the gathering storm-clouds over the project.

Scarcely a day has passed in recent months without the Germans stiffening the conditions they attach to a go-ahead for European Monetary Union. The Finance Minister, Theo Waigel, called last week for swinging fines - which could run into billions of pounds - on countries participating in EMU that subsequently exceed the budget deficit ceiling of 3 per cent of GDP set out in the Maastricht Treaty. The Germans are now saying, in effect, that the real objective for the deficit ratio is something close to balance when economies are growing normally.

As the reshuffled French government busts a gut to bring its bloated deficit, currently above 5 per cent, to the 3 per cent level set out in the Maastricht Treaty, it must seem as if the target is one that is ever receding. But it is not only the French who are in difficulties; Germany itself is set to score an own goal. Last year Germany, along with Luxembourg, was one of only two countries that met all the Maastricht convergence criteria. However, if the Five Wise Men, the German government's council of economic

advisers, are right, Germany will breach the budget deficit ratio this year and will teeter on the edge in 1996. A monetary union consisting of just Luxembourg hardly seems worth all the blood and tears being shed on achieving this grand project.

In this context, the EMI report hardly seems likely to reignite the process. It is notably more cautious than the proselytising Green Paper issued by the European Commission last May. The EC sought to move to full union by promoting a critical mass of activities in the new currency within the banking sector. The EMI, by contrast, contents itself with the statement that the private sector should be free, but not obliged, to use the European currency in the critical phase between the locking of exchange rates at the beginning of 1999 and the introduction of notes and coins in 2002.

This permissive approach almost certainly makes better sense than the idea that the banking sector can be dragged into becoming EMU's storm troops. But it will do nothing to assuage the doubts that a critical-mass approach aimed to dispel. The ball is now at the feet of European leaders. What markets are looking for is a clear statement of political intent at the Madrid summit. Without this, doubts about the credibility of EMU will continue. Nothing

worthwhile was ever simple. While the difficulties of creating a single currency seem more intractable than ever, the game is by no means yet played out.

Britain - the back door to Europe

It's this what John Major means when he talks about Britain becoming the enterprise centre of Europe - £80m of state aid to attract the ultimate Tiger economy screwdriver plant into the Scottish glens? Time was when Taiwan was ridiculed for its economic status. Need a low-cost, unskilled labour force, prepared to do almost anything? Go to Taiwan, home of everything throwaway and plastic.

Now the Taiwanese are bringing their know-how to Britain and not very impressive it is too. Scotland perhaps needs every job it can get, but this surely cannot be the future either north of the border or in Britain more generally.

Chungwa is the name of the company and it plans to manufacture the bog-standard cathode ray tube, the centrepiece of a TV set. The product still sounds impressive enough but in truth this is technology that has not changed fundamentally for years.

Indeed, this type of TV technology is now regarded in Japan as so backward that the country has largely given up manufacturing TV sets, preferring to leave it to low labour-cost economies like Taiwan. And now apparently Britain, chosen for the usual reasons - relatively cheap, compliant labour force, English-speaking and, most important of all, a back-door way into Europe's largely ring-fenced but wonderfully affluent consumer economies.

All this may sound unduly churlish, for 3,000 jobs is 3,000 jobs and you can be sure that Britain wasn't the only EU member keen to get its hands on the project. None the less, Britain will not properly be able to command the title of enterprise centre for Europe until we see companies, both British and foreign, locating their cutting-edge technology here; and locating here not because of its stepping-stone-to-the-Continent characteristics but because Britain is genuinely seen as the most thriving business economy in Europe. We are still a long way from that.

If John Major's words are going to amount to anything other than hot air, the Budget is going to have to deliver a credible package of "enterprise" measures to back the vision. Fiscal policy alone won't do the trick, however. Unfortunately for Mr Major, there are no quick fixes, no short cuts

in the creation of an enterprise culture. Certainly not the cut-and-run, tax-cutting Budget being planned.

Private finance in the grass

The big problem with the private finance initiative, as Sir Alastair Morton, former chairman of the Private Finance Panel, said last night, is that a good idea can be talked into the grass. Sir Alastair dished out the blame for this undermining of what he thinks is the brightest financing innovation of the Nineties in pretty equal measure. The City escapes comparatively lightly, with the real culprits branded as Whitehall and industry.

The civil service is chided with inactivity, failing to deliver on projects languishing in the Whitehall pipeline. The problem with industry is no less significant. Britain has failed to develop the Continental-style conglomerate able to construct and operate large-scale public service contracts.

Sir Alastair's critique is the more telling because it is delivered by one who has witnessed the process from the inside. When the Chancellor stands up to pledge an expansion of the PFI in the Budget, he will also have to give with some convincing answers.

Abbey National ready to join takeover boom

JOHN EISENHAMMER
Financial Editor

Abbey National, the bank, has made takeover approaches to both Alliance & Leicester and Woolwich as part of the revolution taking place in the financial services industry.

BAT, the financial services and tobacco conglomerate, is also actively talking to another building society, believed to be Bristol & West, and Royal Bank of Scotland has held recent discussions with Nationwide. Current negotiations could mean the change of ownership of £90bn worth of assets.

Insiders said yesterday it was unlikely that any announcement to convert to a public company would be made by A&L or Woolwich this side of Christmas.

But A&L's strategic preparations, in particular, are well advanced, as first revealed in the *Independent* in September.

The flurry of approaches has been prompted mainly by the Lloyds/TSB merger plan, which has forced a fundamental rethink among medium-sized players in the financial services sector.

The recent decision by Prudential to establish a deposit-taking service is also believed to have given added impetus to BAT's thinking along similar lines. Market speculation is focused on Bristol & West, the country's ninth-largest building society, as the preferred target for BAT's attentions. Like the Pru, BAT is keen to develop a facility for holding on to some of the funds from maturing

policies instead of seeing them withdrawn to be deposited with high street banks and building societies.

Abbey National, which is still in the process of buying National & Provincial, following the first hostile bid in the building society sector, is believed to have rapidly revised its strategic thinking about the critical mass required for competitive advantage.

"Abbey is making the most urgent advances, in an environment where a lot of talking is going on," a well-placed building society source said.

A&L is seen to be a preferred target over Woolwich, which still has much more of a mutual image to it. Peter White, chief executive of A&L, is viewed in the industry as something of a maverick, leading a more open society.

Both A&L and Woolwich, as part of their current strategic deliberations, are examining their options for achieving greater size after they convert.

Abbey's interest in A&L has also been heightened by the potential of Girobank which, with some 1.5 million customers, is by far the largest telephone banking service in the country, some three times larger than First Direct.

With A&L embarked on a branch closure programme, Girobank's large client base gives the building society an attractive total of customers per branch.

Royal Bank of Scotland, which has been particularly unsettled by the size implications of the Lloyds/TSB merger, and the strength that the combined operation would have in Scotland, is keen to make an acquisition that would improve at a stroke its southern presence.

RBS has itself been the subject of bid speculation, which has driven its share price remorselessly upwards in recent months.



Maverick: Peter White of Alliance & Leicester, seen as a preferred target for Abbey National

Monetary union: Report outlines obstacles to countdown

EMU faces delay on currency transition

PAUL WALLACE
London and IMRE KARACS
Frankfurt

The European Monetary Institute, forerunner of a possible European Central Bank, has unveiled a scenario for the transition to a single currency which falls well short of what the European Commission said in May was necessary to make the process credible to financial markets.

The report spells out for the first time the precise way in which Europe's central bankers believe the unprecedented changeover from national currencies should take place. Bearing the clear imprint of German influence, it has emerged as a compromise between those attempting to speed up the process and those wishing to delay it.

Malcolm Levis, who advises Barclays Bank on the European Union, said that it presented December's EU summit in Madrid with no excuse for ducking the question of how monetary union should be introduced.

The monetary institute report came as the Five Wise Men, the

German government's council of economic advisers said that Germany would breach one of the key criteria for participation in European Monetary Union (Emu) this year. They said that Germany would run a budget deficit of 3.1 per cent of GDP in 1995, just above the 3 per cent ceiling set in the Maastricht Treaty, and up from 2.9 per cent last year. The Five Wise Men also predicted growth of just 2 per cent in 1995 and 1996.

The institute says that it will take six months to complete the changeover to the new legal tender, although national currencies will continue to circulate indefinitely. During the changeover, retailers will have to offer dual pricing.

The EMI said that banks should not be obliged to use the new European currency in the three years from the locking of exchange rates at the start of Stage Three of European Monetary Union and the introduction of notes and coins.

In a key statement of principle, the institute said that from the start of Stage Three, banking and business should be free to use the European currency but should not be obliged to do

so before end of the changeover period.

By contrast, the EC's Green Paper earlier this year said that banks should participate as fully as possible in the changeover, creating a critical mass of ecu activity in the money and capital markets.

Instead, the Institute says that it will deal through conversion facilities with national currencies. This followed pressure from Germany, anxious to protect small savings banks.

The institute also insists that a full year is required between the decision by the Council of European leaders on who should participate in Emu and the start of Stage Three. This creates a potential roadblock for the Maastricht timetable, under which Stage Three begins automatically on 1 January 1999.

The Germans insist that the full economic data for 1997 - which won't become available until well into 1998 - be used to appraise whether countries comply with the Maastricht criteria. The institute is currently investigating whether the first two or three quarters of any one year offer a sufficiently clear picture to get round the roadblock.

Dale replies to attack by Littlewoods chief

CHRIS BLACKHURST

Barry Dale, former chief executive of Littlewoods and would-be bidder for the football pools, mail order and stores group, has hit back at an attack on him by Leonard van Geest, company chairman and his former boss.

After Mr van Geest wrote to members of the Moores family who own all the ordinary shares in the Liverpool-based group criticising his plans for a

£1.2bn takeover bid, Mr Dale and his advisers have responded in kind. In a letter dated 8 November to the Moores, Dawday Day, Mr Dale's corporate finance advisers, say: "This proposal could result in ordinary and 'C' preferred shareholders receiving cash of over 70 per cent more than the price paid last November on the share repurchase."

Mr Dale's proposal values the ordinary shares at 848p each

and 'C' preferred shares at 189p each. "This represents a total of £11.221 for a holding of 1,000 ordinary shares and 1,450 'C' preferred shares, compared with a total of £6.450 which you would have received if you had sold such shares to the company as part of the share repurchase," the letter says.

In his letter to the 34 remaining family members who own shares, Mr van Geest - who is not a Moores nor a share-

holder - questioned the commitment of Mr Dale's potential backers, who include Legal & General, Electra, Apax, Prudential, Deutsche Morgan Grenfell, Fuji and Chemical Bank. All of them, write Dawday Day, "have confirmed their interest in backing [Mr Dale] to acquire Littlewoods".

Mr van Geest's criticism that Mr Dale has not put his money where his mouth is by making a firm bid pending being

allowed to examine the company's books, is also dealt with. Dawday Day argues that, as the most recent published financial information by Littlewoods is its accounts for the year ending 31 December 1994, and therefore 11 months old, "it is understandable for [Mr Dale] to require additional information before making a firm offer." However, they stress, due diligence would not take long and a firm offer would soon follow.



General Accident

A STRONG PERFORMANCE

9-MONTHS' RESULTS

	9 Months to 30.9.95 Estimate £m	9 Months to 30.9.94 Estimate £m
General Premiums	3,301.9	3,198.6
Life Premiums	1,131.1	653.6
Life Profits	44.9	37.0
Net Investment Income	375.3	339.7
Underwriting Result	(61.9)	(45.9)
Profit before Taxation	346.6	323.7
Profit attributable to Ordinary Shareholders	238.0	237.1
Earnings per Ordinary Share	52.3p	52.4p

- Pre-tax profit of £346.6m was achieved despite weather related losses in the third quarter of £38m net.
- UK underwriting profit of £109.7m (1994: £158.1m) follows a higher level of large claims and subsidence losses in the third quarter.
- United States and Canada report a further reduction in underwriting losses in the third quarter.
- Good performances in New Zealand and Asia.
- Increased contribution from long-term business and further excellent progress in UK life operations.
- Current solvency margin 70%. Net assets per ordinary share 578p.

Nelson Robertson, Group Chief Executive, commented:

"The strength of our operating performance worldwide, together with a strong balance sheet, an increasing contribution from life business and an encouraging growth in investment earnings, gives me every reason to believe that General Accident can face the future with confidence".

General Accident plc

General Accident plc, World Headquarters: Pitheavlis, Perth, Scotland PH2 0NH

THE INVESTMENT COLUMN

Edited by TOM STEVENSON

Banana glut hits Geest profits

Poor old Geest has slipped on yet another banana skin. Last year it was Hurricane Debbie that wrecked central American harvests. Earlier this year Tropical Storm Luis inflicted similar damage on some of the Caribbean islands on which Geest relies heavily. Now over-supply has resulted in a price slump and forced the company to issue a profits warning.

The £5m restructuring charges in the first half have been topped up with another £7m. Analysts are now expecting negligible profits for the year to December instead of the anticipated £14m. Some are forecasting a loss.

The shares fell 23 per cent yesterday to 107p, a record low and a far cry from their 479p peak in 1993. Geest, led by chief executive David Sugden, must feel under pressure after a flurry of profits warnings in the last three years. It must surely long to be rid of its banana interests but refused to comment yesterday about the division's future. The key problem, of course, is that although Geest may be keen to sell, it is far from clear in the current climate who would want to buy.

The nub of the current problems is a change in quotas for bananas imported from the larger, lower-cost Central American plantations. Earlier this year Brussels increased the quotas of these "dollar bananas" from 2.1 to 2.2 million tonnes. This increase in supply was exacerbated by the timing of new licences for bananas from Afro-Caribbean and Pacific producers. The result is that banana prices were 30 per cent down in October compared with last year, with little hope of recovery.

The worry for Geest is that the volatile trading in its banana division is always threatening to wreck attempts to build up a more stable prepared-foods business supplying own-label soups, pasta, speciality breads and sauces to clients such as Marks & Spencer. In spite of the £2m loss at the Necta prepared pineapple subsidiary, the prepared foods division made a £7.5m operating profit last year and is forecasting £10m this year.

For bananas, the outlook is bleak and getting bleaker. From 2002, the European market will be open not just to dollar bananas but to some of the large American banana traders. Geest must find new sources of bananas if it is to compete effectively against the more cheaply produced dollar products. But this uncertainty will only confirm City fears that a large chunk of

Geest profits is subject to matters outside its control. Pamure Gordon forecasts a pre-tax loss of £4m after exceptional losses. Though the shares have fallen close to book value, they should still be avoided.

BOC boosted by gas rise

As a late-cycle company, it is no surprise that the gases group BOC is performing well at this stage of the recovery, but few investors would have expected the outperformance of the past six months. Part of the change in sentiment is due to the ending of the precipitous decline in health-care profits after its mainstay drug, the inhaled anaesthetic Forane, came off-patent in 1993. But the best news has been the return to form of the core industrial gases business.

The storming performance of the operation was the main reason for the 13 per cent rise in annual pre-tax profits to a record £402m before exceptional losses. The turnaround in prospects for gases began last year and recovery

has accelerated during 1995, culminating in the 16 per cent profits growth recorded in the final three months to September. That is at least double the rate of growth recorded by BOC's biggest competitors.

Much of the improvement is due to a three-year restructuring programme begun in 1994. The original £85m cost, which cut headline pre-tax profits to £253m in 1994, has been raised to £89.2m, but cost savings last year were a higher-than-expected £43.5m.

However, higher volumes also played their part and there is more to come. The group has been catching up with the increasing demand for lower-cost production of gases such as oxygen at customers' own premises. In the last 12 months alone, BOC has won orders that will increase its worldwide on-site capacity by 30 per cent, including a doubling in the US and the North Pacific.

The 10 to 15-year take-or-pay contracts provide a solid base well into next century. The plants should also enhance margins, notably from increasing supplies of argon, a gas in short supply in the US. Health care may take longer to put right, but a recent marketing deal with Baxter Healthcare of the US should help.

Group profits of £450m for 1996 would put the shares at 876p, up 12p, on a forward price/earnings ratio of 15. With BOC forecasting a 9 per cent rise in the dividend to 27p next year, the shares are fairly rated.

GA slips into £40m hole

A catalogue of disasters, from Hurricane Marilyn to this summer's West Country bus crash, knocked a £40m hole in General Accident's underwriting profits - taking the shine off third quarter figures and leaving analysts' expectations high and dry.

The shares tumbled 7p to 639p as a result, leaving them a tenth below their recent high of 680p. At that level they look interesting, with a yield of 6.2 per cent forecast for the year and arguably more stable earnings than other big composite insurers. GA is widely perceived to have the best-quality UK business among its peers, having been more aggressive than the others in turning away business which it believes is not properly priced.

Elsewhere, the US underwriting loss fell by more than a quarter, and GA's future there now looks relatively optimistic. Losses also fell by more than a third in Canada despite a surge of weather-related claims.

GA still seems to be expanding its life insurance business, bucking the trend in a troubled industry. This is likely to remain the case in coming years with efforts being made to expand outside the UK. Life profits at the company have grown strongly in recent years and are now one of its clear strengths.

Composite share prices have been strong this year, reflecting the market's frenzied search for the next takeover or merger - GA has risen from a low of 491p last December. But the market still appears to have largely ignored the potential for better quality earnings which could and should stem from technology-assisted management of the insurance cycle.

If better information does lead to a flattening of the cycle and the sector's heavy losses at the bottom are eliminated, then the way these shares are valued will have to change accordingly and investors will demand less income to compensate for the cyclical risk. On that basis GA looks well-supported.

Simon Pincombe CITY DIARY

Holidays of a lifetime? Not in Nigeria, thanks

The Nigerian regime is not one to let the execution of nine minority rights activists get in the way of the affairs of state. With world outrage against their repugnant leader, General Abacha, showing no signs of abating, the Nigerian Tourist Authority believes the time is ripe to promote the country as a tourist destination.

The tourist authority has turned up at London's Earl's Court this week for the World Travel Mart, the annual thrash of the tourism industry. Given that holiday visits to Nigeria are negligible (they do not even register on the Association of British Travel Agents' statistics) any improvement must be a significant one.

Sadly for the Nigerians this has not come about. No one has shown the remotest interest in their country and the delegation has been twiddling its thumbs. The tourist authority looks all the more isolated because the stands either side are empty. Nigerian Airways and the Nigerian Aviation Authority have not even bothered to turn up.

Uncomfortable moments for the clan elders at Scottish Mutual in a lamentable mix-up over hospitality venues.

A coven of the insurers, dressed in black ties, was discovered slaking its collective thirst in a Glasgow hotel, having unwittingly gate-crashed the wrong event. On arriving at the hotel the insurers had asked for "the Baring's function" and were

Christian Seely, the Englishman who runs Quinta do Noval, the port shippers owned by the French Axa insurance group, has left his spectacular estate in the hills above the River Douro to engage in a bit of market research. The wine merchant and his director of wine-making, Antonio Agellos, want the City's opinion on next year's blend of Noval LB and have bought some sample blends for tasting.

"We have prepared three slightly different blends and we look forward to gauging the opinions of the greatest port drinkers we know - the Englishmen of the City of London," oozes the vintner. If you feel strongly about this drop then now is your chance to register your preference at Eaton's wine bar in The Minster today, and at Broadgate tomorrow.



Wish you were here: Nigeria's General Abacha will wait in vain for the tourists to arrive. Photograph: Reuters

ushered into a private room, generously stocked with drinks.

Only when they were stuck into the booze did a master of ceremonies arrive and ask them who they were. "Scottish Mutual," chorused the insurers, and took the opportunity to confirm that this was indeed the room for the Baring's banquet.

"No Sir," retorted the MC icily. "This function is hosted by the British Lubricants and Bearings Association. If you would kindly finish your drinks..."

Ian Lang, the Trade Secretary, is rudely interrupted as

he explains to the Confederation of British Industry conference how the Tories have transformed the competitiveness of British industry. "I work in the £2bn British hairdressing service sector..." squawks the sound system before someone switches it off in a hurry. "We have been doing very well for the hairdressers too," retorts Mr Lang. A reference perhaps to Michael Portillo?

There may be more to rumours of a merger between Freshfields and a New York law practice after all. Brandon Gough, former chairman of Coopers & Lybrand, has replaced the former defence secretary Sir John Nott on Freshfields' partnership council, responsible for strategy decisions.

There is nothing Mr Gough likes better than a snap merger. You may recall his public disdain of the "King Kong" accountancy mergers - barely weeks before he merged Coopers with Deloitte.

IN BRIEF

Exceptionals push Raine into the red

Raine, the troubled housing, construction and property development group, announced a loss before taxation in the year to June of £102m after a £104m exceptional item, which included the losses on a raft of discontinued activities. The company said its principal UK operations, Hall & Tawse building contracting, Hall & Tawse social housing and Hassall Homes, made a combined operating profit before exceptional losses of £10.4m. Following their renegotiation, banking facilities have been extended until 1998.

Other changes include the closure of the group's southern housing division, the reduction of the contracting arm from seven to three divisions and a reduction in social housing's overheads to match an expected fall in demand. Raine's shares, which have fallen from 53p in the past year, closed 2p lower at 16p.

Great Portland profits up

Great Portland Estates, the property company, accompanied interim profits with a forecast for this year's final dividend of 5.85p to give a full-year total of 8.75p. Pre-tax profits in the half-year to September rose from £21.4m to £23.8m, earnings per share rose 0.1p to 4.9p and the interim payout was pegged at 2.9p. The shares closed 1p lower at 165p.

Marshalls shrugs off brick decline

Marshalls, the building materials group, shrugged off a 30 per cent decline in profits from its brick making arm to increase profits for the six months to September from £15.9m to £16.4m. The interim dividend is maintained at 1.5p. The concrete and stone division suffered from rising raw material prices but improved profits in the UK and reversed last time's US loss into profits. Engineering profits increased by a fifth.

Cobham makes £75m acquisition

Cobham, the aerospace engineering and air services company, is buying Westwind Air Bearings for £75m. The deal will mainly be funded through a one-for-five £58m open offer of Cobham shares at 375p each. The balance is in loan notes and cash. Directors of Westwind have forecast operating profits of not less than £8m for 1995. Cobham expects the purchase will enhance earnings per share from next year.

Bank of Ireland beats forecasts

Bank of Ireland's half-year results were at least 10p ahead of analysts' expectations with profits before tax climbing from Ir£167.3m to Ir£191.5m. Howard Kirby, the bank's governor, said all divisions increased profits. The bank, one of Ireland's two largest financial institutions, has boosted the dividend payment for the six months to September by almost 18 per cent to 5p per share. The payment is covered more than five times by earnings per share, which improved from 22p to 25.7p.

T&N cancels scrip alternative

T&N, the automotive engineer still dogged by asbestos claims, has cancelled its scrip dividend alternative following the sharp fall in its share price since August. The shares have tumbled more than a third to 139p since the summer. Last month the company lost a High Court case against two Leeds women claiming compensation for asbestos-related diseases.

£2.18m Roxspur rights issue

Roxspur, the specialist engineering group whose shares were suspended last month at 6.5p, is to raise £2.18m through a four-for-nine rights issue at 3p. The company also announced a pre-tax loss of £2.9m for the 13 months to June. There is no dividend.

Ian Orrock, chairman, said actions so far taken to restructure around "in the three months to September which had been achieved against a background of uncertainty and severe working capital pressure."

Roxspur fell into difficulties following its ambitious acquisition in April of Wills, a pumps and valves company four times its size and in a much worse financial state than expected. Roxspur offered shares at 17p each.

Arjo shares hit by profit gloom

NIGEL COPE

Shares in Arjo Wiggins Appleton paper group slumped 11.5p to 194.5p yesterday after the company issued a profits warning and announced £100m of provisions relating to the rationalisation of its European paper manufacturing operations.

The company blamed the cuts on the cycles in the paper industry, which has seen explosive growth followed by rapid de-stocking by customers as fears of further paper price rises recede.

With no improvement in market conditions expected,

Arjo has warned that pre-tax profits for the current year will be "materially lower" than the previous year's £217m.

Analysis is forecasting underlying profits of £185m. However, this is before the £100m of provisions and write-offs relating to the group's European operations.

Arjo plans to cut back production levels at its European factories due to a sharp fall in sales volumes. This will result in some short-term working and lay-offs.

Redundancies are expected, though the company declined to say whether the cuts would

lead to any large-scale job losses. Andrew Shaw, director, said: "We don't want to go into details. There are a number of options open to us and we will have to talk to all the various parties and unions concerned." The company employs about 10,000 in Europe.

The company said the de-stocking had caused third-quarter sales volumes to fall by about 5 per cent and that margins had been squeezed. Mr Shaw said he expected margins to improve once the current state of de-stocking was over. "It can't go on for ever."

However, the company

BT deal lifts data provider

MATHEW HORSMAN

On Demand Information, the Leeds-based provider of electronic data, has signed a deal with BT worth at least £1.85m, the company announced yesterday. Shares raced ahead by 30 per cent to 104p on the news.

George Poullter, chairman and chief executive, saw his personal stake rise to £22.8m from £17m in a day's trading. Under the agreement, BT has the right to sell two of ODI's multimedia services to business customers, generating an estimated £20m in revenues for ODI over the four years of the contract. ODI had revenues in the year to January 1995 of £5m, and losses of £1.3m. It launched on the unlisted market in 1993 at 78p.

BT will distribute the ODI construction information service, which provides architects, buyers and others with electronic data, and the personnel information service, targeted at personnel managers and covering information on training courses and grants.

BT has expanded its on-line business services in recent months, developing a team of 4,000 corporate sales people. It is aiming to encourage greater use of its ISDN digital network, which allows users to access a range of data, video and audio information.

ODI will continue to market its range of products separately, but the two companies will consider further joint distribution agreements covering other ODI services. BT also agreed to set up ODI terminals at 100 BT offices around the country.



Bearing fruit: Peter Brackenbridge (left), chairman of Borthwicks, the natural flavours company, standing in a mountain of English dessert apples in Wellingborough with Keith Veal, managing director. Borthwicks presses around 100,000 tonnes of apples every year to extract flavonoids for the food and drinks industry. It yesterday reported a 36 per cent increase in pre-tax profits to £1.3m in the six months to September. Sales grew 16 per cent to £17.3m. The interim dividend was maintained at 0.5p. Photograph: PA

Sedgwick slips on fee decline

NIC CICUTTI

Growing competition in world insurance markets and a softening of rates led Sedgwick Group, one of the world's largest insurance brokers, to announce a 3 per cent drop in profits yesterday, to £76m for the first nine months of this year.

Among the areas where Sedgwick was most heavily affected were the London markets and Australia, where a move by top companies to

wards self-insurance affected revenue.

Sedgwick's dip in profits followed a slight decline in brokerage and fees income, down from £663m in the first three quarters of 1995 to £655m for the same period this year.

But the company's total revenue was boosted by an increase in interest and investment income, up from £30.9m to £37m. Earnings per share for the period were 10.2p, compared to 9.1p in 1994. Shares in the company closed 3p at 113p.

finance
accountancy
&
legal

A 7 page appointment
section covering vital
issues in accountancy,
public sector finance and
the legal profession.

See pages 16 - 19
section two

To book your advertisement call
The Finance & Legal Team on
0171 293 2310

Every Wednesday in the
INDEPENDENT
section two

market report/shares

TAKING STOCK

DATA BANK

FTSE 100
3,547.9 + 11.1

FTSE 250
3,985.3 + 8.0

FTSE 350
1,764.3 + 5.1

SEAQ VOLUME
756.8m shares,
28,781 bargains

Gilt Index
94.35 + 0.28

SHARE SPOTLIGHT

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

Rumour of large Vodafone cash call mobilises sellers

One of the messages carried on City mobiles yesterday was that Vodafone may accompany next week's interim results with a heavy cash call.

In busy trading the shares fell 6.5p to 251.5p; they have eased from 270p this month. Rumours suggested the cellular radio group, although lowly geared, had decided to call on shareholders to finance overseas acquisitions.

It has made no secret of its desire to take full control of its foreign associates when and if the opportunity occurs.

The story drew strength from an investment trip planned for later this month. The group intends to take a dozen analysts to study its operations in such countries as Fiji and South Africa.

The cash call rumour, however, was not the only call on Vodafone's shares. Stories that, despite the heavy turnover, a large line of stock still hovered

went the rounds; so did suggestions of a fourth operator being allowed into the German market where Vodafone is deeply involved.

The results are expected to show the group continues to make headway. Tressan McCarthy at Panmure Gordon is looking for £23.6m, a 23 per cent gain.

Cable and Wireless, reporting interim figures tomorrow, was little changed at 425p although stories of a possible break-up and a lack of unanimity in the boardroom continue to circulate. Profits are expected to emerge at around £612m against £567m.

The rest of the stock market remained firm, with New York shrugging aside the US budget stand-off and moving to a record, encouraged by the proposed 3M spin-off and a possible interest rate cut tomorrow. The FT-SE 100 index rose 11.1 points to 3,547.9.



MARKET REPORT

DEREK PAIN

Stock market reporter of the year

Analyst recommendations had an impact. Lehman Brothers lifted Forte 5p to 253p after visiting the hotel group's US operations; an SBC Warburg downgrading lowered Sears, the retailer, 3p to 101p, and British Gas, third-quarter figures due today, was supported by Société Générale Strauss Turnbull.

P&O, the building and shipping group, managed to throw off the burden of cross-channel competition and gained 16p to 494p on the back of a Nat-West Securities buy recommendation.

The securities house expects the group to lose £50m in revenues this year and next

due to competition from Eurotunnel.

Rolls-Royce, the aero-engine group, was the top blue-chip performer, rising 11.5p to 172.5p on its £1.2bn Singapore Airlines deal. Another beneficiary, Smiths Industries, gained 12p to 594p. British Aerospace ignored any disappointment, firming to 730p.

Engineer Cobham, up 31p to 432p, was supported by its £75m takeover of Westwind Air Bearings, which will be funded by a rights issue.

Oil remained firm on hopes the crude price will move ahead. British Petroleum rose 8.5p to 488.5p and Shell 6.5p to 745.5p.

SelectTV, the programme producer, held at 31.5p. Pearson, up 13p to 638p, has emerged as the favourite to bid.

The company said a month ago it had received approaches. There has, however, been some suggestion SelectTV could be split, with its production side, which includes *Birds of a Feather*, going to Pearson and its 15 per cent interest in Meridian, the television contractor, to MAI, the media and money-broking group.

London Clubs is attracting attention following the sale by the Barclay brothers of their 24 per cent interest. Some wonder whether it could attract a Far Eastern bid along the lines of the surprise strike for Asprey, the upmarket jeweller.

Heavy trading, with a series of delayed deals recorded, left the price down 4p at 425p. It was suggested the shares were depressed by one of the insti-

tutions, which had picked up some of the Barclay shares, taking its profits. After the fall the London Clubs is 14p below its peak.

Profit warnings knocked Arjo Wiggins Appleton, the paper group, 11.5p to 194.5p and Geest, the fresh food group, 32p to 107p.

Cortec International continued its steady run, up 29p to 160p following encouraging trading statements, and AromaScan, a producer of an "electronic nose", jumped 14p to 160p on a £4.8m marketing deal with Danish group Foss Electric.

Telemetrix, the electronic group, rose 13p to 157p following Crédit Lyonnais Laing support. The securities house drew attention to prospects at Telemetrix's US offshoot, GTI Corporation. Electrophoresis, the medical group, rose 10p to 140p on talk of a significant announcement soon.

Clouds continue to hang over First Choice, the holiday company. Its £44m cash call closes today and the betting is that many shareholders have declined to take up their rights.

While First Choice is guaranteed the funds, there is concern that a low take-up will leave the market awash with stock which will continue to depress the shares. They closed at 61p, just a penny above the rights price.

Unipalm fell 6p to 697p after UUNET, the US group linked to Microsoft, declared its offer had given it 85.47 per cent of the Internet provider's capital. The strength of UUNET shares in recent weeks has lifted the offer to around 690p compared with the expectation of 450p when the bid was announced.

SHARE PRICE DATA

Prices are in sterling except where stated. The yield is last year's dividend, grossed up by 10 per cent, as a percentage of the share price. The price/earnings (P/E) ratio is the share price divided by last year's earnings per share, excluding exceptional items.

Other details: ex Ex rights x Ex-dividend a Ex-all x Unlisted Securities Market x Suspended pp Partly Paid pen Nil Paid Shares. Source: Financial.

THE INDEPENDENT INDEX

The index allows you to access real-time share prices by phone from Seag. Simply dial 0891 123 335, followed by the 4-digit code printed next to each share. To access the latest financial reports dial 0891 1233 followed by one of the two-digit codes below.

FT-SE 100 - Real-time 00 Sterling Rates 04 Privatisation Issues 36
UK Stock Market Report 01 Bullion Report 05 Water Shares 39
UK Company News 02 Wall St Report 20 Electricity Shares 40
Foreign Exchange 03 Tokyo Market 21 High Street Banks 41

Anyone with a time-dial telephone can use this service. For a detailed description of The Independent Index, including its portfolio facility, phone 0891 123 335. For assistance, call our helpline 071 873 4375 (9.30am - 5.30pm). Calls cost 35p per minute (cheap rates), and 45p at all other times. Call charges include VAT.

MARKET LEADERS: TOP 20 VOLUMES

Stock	Vol/1000	Stock	Vol/1000	Stock	Vol/1000
Rolls Royce	26,000	Sears	11,000	British Airways	7,000
Vodafone	20,000	BT	9,400	Real Trust	7,500
BT	13,000	British Gas	8,000	Appl Wiggins	7,000
Leclercq	12,000	ASDA	8,100	Metals & Suppliers	6,700
ASDA Group	11,000	British Steel	8,100	Tesco	6,000
				Glaxo Wellcome	5,400

FT-SE 100 INDEX HOUR BY HOUR

Open 3542.6 up 5.8	11.00 3544.6 up 7.8	14.00 3548.1 up 11.3
09.00 3540.1 up 3.3	12.00 3543.5 up 6.7	15.00 3546.1 up 9.3
10.00 3542.9 up 6.1	13.00 3548.5 up 11.7	16.00 3544.3 up 7.5
		Close 3547.9 up 11.1

BANKS, MERCHANT

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

DIVERSIFIED INDUSTRIALS

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

share price, pence

sport

Small change for Springboks

Rugby Union
STEVE BALE

England will face 10 of South Africa's World Cup-winning side when the completed Twickenham is unveiled on Saturday after yesterday's surprising decision by the Springbok management to drop the cult wing James Small.

The small change - Jacques Olivier wins promotion - is the only one from the team who beat Italy 40-21 in Rome last Sunday. "It was on form," Morné du Plessis, the manager, said. "Olivier had an outstanding end to the season." That was back home; in Italy he impressed after going on as a replacement for André Joubert.

Joubert has tender ribs, but is picked anyway. For Olivier, 27 the day before yesterday, it will be a 12th cap, his selection making him the only member of the 1992 Springbok side beat-

en 33-16 at Twickenham to last the three years since then.

Otherwise, the back line is unchanged from the World Cup final, but the pack has been rearranged due to the injuries which caused Os du Randt, Balle Swart and Hannes Strydom to stay at home and the return of James Dalton, who was suspended during the tournament.

The hooker is joined in the front row by 'Mommie' Laubscher, a tourist here last year, and the newcomer Tols van der Linde, who was still wearing the Springbok cap he won in Italy when the party arrived at their London hotel on Monday. François Pienaar has nowadays reverted to No 8, enabling Mark Andrews to return to the second row with the back row completed by Fritz van Heerden, who was dropped after England beat South Africa in Pretoria 18 months ago.

After winning all nine of their Tests so far in 1995, the

Springboks are determined to relax in the build-up to Saturday's 10th - which would be a dangerous strategy had it not been such an exhausting year. The very fact of staying in the West End makes it appear more of a holiday than the business of sporting professionals, and today brings golf at Sunningdale.

"We have had an exceptionally long, intense season including the World Cup," Du Plessis said. "In one sense, this is a Test too far, but the redeeming feature is its special significance. Whatever the result, the squad will need and deserve a couple of months' total relaxation."

SOUTH AFRICA (v England, Twickenham, Saturday): A Joubert (Pretoria); J Olivier (Northern Transvaal); J Bredius, H de Ruiter (both Transvaal); C Williams, J Struys (both Western Transvaal); A van der Linde (Western Transvaal); F van Heerden (Western Transvaal); F Pienaar (Transvaal, capt); R Burger (Northern Transvaal); M Andrews (Gauteng); J Small, H Mouton (both Natal); J Rouse (Transvaal); W Meyer (Eastern Transvaal); G Horwath, R Stead (Transvaal).



Helping hand: the South African pack are put through their paces at a training session in the City of London yesterday

Photograph: Peter Jay

Why I'm moving to Newcastle

Ho'way the lads! As you approach the end of the tunnel at St James's Park the message stands out like a beacon against the stark white paint.

The wishes are heartfelt, just as everything tends to be in the North-east. From the taxi driver to the groundsmen, the welcome is resounding. I am home. OK, so I'll be playing my rugby at Kingston Park, a suburb in the north of town for now, but maybe we can convince Sir John Hall to build a bigger stadium for the footballers.

The feeling of optimism, excitement and stimulation with which I am approaching this move is in stark contrast to the scepticism with which it is viewed in certain quarters.

As far as I can make out the only argument these sceptics have is what it will do to my chances of returning to representative rugby when my injury heals. Humbug. Of course it is a risk, but in all my studies as an economist and broker there was always something called "return" with which to weigh this against.

Without wishing to in any way belittle the honour there is in representing your country, I do have other needs and desires to fulfil. They seem to have been overlooked by those who contest that this is a move based purely on financial motives.

For those who are not aware there are incredible forces set in motion by Sir John Hall to use the positive aspects of sport to involve the community both in support and or in action. Sport has the ability to unite people while also educating them with various faculties such as commitment, discipline and fair play. By instilling these virtues into the young the aim is to produce not only talented sportsmen and women but also reputable adults who would be a credit to the Geordie nation.

The vehicle for this endeavour is a centre of sporting excellence made up of various academies that come under the umbrella of the Newcastle United Sporting Club, primarily football, rugby union and ice hockey. Children in the region will have access to training pitches (indoor and out), a sports injuries clinic and advice on all aspects of their chosen sport, including training, fitness and diet. To be able to take part, though, a child must abide by



Tony Underwood believes this is the time to take risks in the North-east

various codes of conduct such as no drugs or bad behaviour.

My involvement in this centre will be anything from assisting in managing the project, helping promote and market it and ultimately, when it is off the ground, to play a part in the running of the rugby academy.

Off the pitch, therefore, I hope my desire to go back up north and take part in such an endeavour is understandable.

On the pitch, Rob Andrew has assembled an extremely capable set of players to supplement the pool of talent already present. With such a collection of players we should be able to approach the 1996/97 season in the same way as Northampton have done this. I recently saw the Saints play London Scottish, and doubt that any one of the 7,000 spectators and 15 players did not thoroughly enjoy themselves.

However, it was with much regret that I had to leave Leicester after eight happy and rewarding years there. I owe them a great deal for the position they have helped to put me in. I have been nurtured by a great club with great individuals such as Tudor Thomas, Peter Wheeler, Ian Smith and Les Cusworth and have played alongside talented players in front of an adoring crowd on a fantastic ground.

Time moves on, though, and I recognise the potential Newcastle has to become a great club. The people and mechanics which have turned the football club around in four years are now in place at the rugby club. The understanding of running a professional sport and the financial backing behind it makes for exciting times ahead. I did not want to miss out.

WEEKEND FOOTBALL FORECAST

FA Cup	Football League	Scottish League	First Division	Second Division	Third Division
1. Aston Villa v Newcastle	1. Arsenal v Tottenham	1. Celtic v Rangers	1. Arsenal v Tottenham	1. Arsenal v Tottenham	1. Arsenal v Tottenham
2. Blackburn v Middlesbrough	2. Liverpool v Everton	2. Dundee v Dundee United	2. Liverpool v Everton	2. Liverpool v Everton	2. Liverpool v Everton
3. Bolton v West Ham	3. Manchester United v Manchester City	3. Aberdeen v Dundee	3. Manchester United v Manchester City	3. Manchester United v Manchester City	3. Manchester United v Manchester City
4. Leeds v Chelsea	4. Tottenham v Arsenal	4. Dundee United v Dundee	4. Tottenham v Arsenal	4. Tottenham v Arsenal	4. Tottenham v Arsenal
5. Liverpool v Everton	5. Tottenham v Arsenal	5. Dundee United v Dundee	5. Tottenham v Arsenal	5. Tottenham v Arsenal	5. Tottenham v Arsenal
6. Man Utd v Southampton	6. Tottenham v Arsenal	6. Dundee United v Dundee	6. Tottenham v Arsenal	6. Tottenham v Arsenal	6. Tottenham v Arsenal
7. Sheffield Wed v Man City	7. Tottenham v Arsenal	7. Dundee United v Dundee	7. Tottenham v Arsenal	7. Tottenham v Arsenal	7. Tottenham v Arsenal
8. Tottenham v Arsenal	8. Tottenham v Arsenal	8. Dundee United v Dundee	8. Tottenham v Arsenal	8. Tottenham v Arsenal	8. Tottenham v Arsenal
9. Tottenham v Arsenal	9. Tottenham v Arsenal	9. Dundee United v Dundee	9. Tottenham v Arsenal	9. Tottenham v Arsenal	9. Tottenham v Arsenal
10. Tottenham v Arsenal	10. Tottenham v Arsenal	10. Dundee United v Dundee	10. Tottenham v Arsenal	10. Tottenham v Arsenal	10. Tottenham v Arsenal
11. Tottenham v Arsenal	11. Tottenham v Arsenal	11. Dundee United v Dundee	11. Tottenham v Arsenal	11. Tottenham v Arsenal	11. Tottenham v Arsenal
12. Tottenham v Arsenal	12. Tottenham v Arsenal	12. Dundee United v Dundee	12. Tottenham v Arsenal	12. Tottenham v Arsenal	12. Tottenham v Arsenal
13. Tottenham v Arsenal	13. Tottenham v Arsenal	13. Dundee United v Dundee	13. Tottenham v Arsenal	13. Tottenham v Arsenal	13. Tottenham v Arsenal
14. Tottenham v Arsenal	14. Tottenham v Arsenal	14. Dundee United v Dundee	14. Tottenham v Arsenal	14. Tottenham v Arsenal	14. Tottenham v Arsenal
15. Tottenham v Arsenal	15. Tottenham v Arsenal	15. Dundee United v Dundee	15. Tottenham v Arsenal	15. Tottenham v Arsenal	15. Tottenham v Arsenal
16. Tottenham v Arsenal	16. Tottenham v Arsenal	16. Dundee United v Dundee	16. Tottenham v Arsenal	16. Tottenham v Arsenal	16. Tottenham v Arsenal
17. Tottenham v Arsenal	17. Tottenham v Arsenal	17. Dundee United v Dundee	17. Tottenham v Arsenal	17. Tottenham v Arsenal	17. Tottenham v Arsenal
18. Tottenham v Arsenal	18. Tottenham v Arsenal	18. Dundee United v Dundee	18. Tottenham v Arsenal	18. Tottenham v Arsenal	18. Tottenham v Arsenal
19. Tottenham v Arsenal	19. Tottenham v Arsenal	19. Dundee United v Dundee	19. Tottenham v Arsenal	19. Tottenham v Arsenal	19. Tottenham v Arsenal
20. Tottenham v Arsenal	20. Tottenham v Arsenal	20. Dundee United v Dundee	20. Tottenham v Arsenal	20. Tottenham v Arsenal	20. Tottenham v Arsenal
21. Tottenham v Arsenal	21. Tottenham v Arsenal	21. Dundee United v Dundee	21. Tottenham v Arsenal	21. Tottenham v Arsenal	21. Tottenham v Arsenal
22. Tottenham v Arsenal	22. Tottenham v Arsenal	22. Dundee United v Dundee	22. Tottenham v Arsenal	22. Tottenham v Arsenal	22. Tottenham v Arsenal
23. Tottenham v Arsenal	23. Tottenham v Arsenal	23. Dundee United v Dundee	23. Tottenham v Arsenal	23. Tottenham v Arsenal	23. Tottenham v Arsenal
24. Tottenham v Arsenal	24. Tottenham v Arsenal	24. Dundee United v Dundee	24. Tottenham v Arsenal	24. Tottenham v Arsenal	24. Tottenham v Arsenal
25. Tottenham v Arsenal	25. Tottenham v Arsenal	25. Dundee United v Dundee	25. Tottenham v Arsenal	25. Tottenham v Arsenal	25. Tottenham v Arsenal
26. Tottenham v Arsenal	26. Tottenham v Arsenal	26. Dundee United v Dundee	26. Tottenham v Arsenal	26. Tottenham v Arsenal	26. Tottenham v Arsenal
27. Tottenham v Arsenal	27. Tottenham v Arsenal	27. Dundee United v Dundee	27. Tottenham v Arsenal	27. Tottenham v Arsenal	27. Tottenham v Arsenal
28. Tottenham v Arsenal	28. Tottenham v Arsenal	28. Dundee United v Dundee	28. Tottenham v Arsenal	28. Tottenham v Arsenal	28. Tottenham v Arsenal
29. Tottenham v Arsenal	29. Tottenham v Arsenal	29. Dundee United v Dundee	29. Tottenham v Arsenal	29. Tottenham v Arsenal	29. Tottenham v Arsenal
30. Tottenham v Arsenal	30. Tottenham v Arsenal	30. Dundee United v Dundee	30. Tottenham v Arsenal	30. Tottenham v Arsenal	30. Tottenham v Arsenal
31. Tottenham v Arsenal	31. Tottenham v Arsenal	31. Dundee United v Dundee	31. Tottenham v Arsenal	31. Tottenham v Arsenal	31. Tottenham v Arsenal
32. Tottenham v Arsenal	32. Tottenham v Arsenal	32. Dundee United v Dundee	32. Tottenham v Arsenal	32. Tottenham v Arsenal	32. Tottenham v Arsenal
33. Tottenham v Arsenal	33. Tottenham v Arsenal	33. Dundee United v Dundee	33. Tottenham v Arsenal	33. Tottenham v Arsenal	33. Tottenham v Arsenal
34. Tottenham v Arsenal	34. Tottenham v Arsenal	34. Dundee United v Dundee	34. Tottenham v Arsenal	34. Tottenham v Arsenal	34. Tottenham v Arsenal
35. Tottenham v Arsenal	35. Tottenham v Arsenal	35. Dundee United v Dundee	35. Tottenham v Arsenal	35. Tottenham v Arsenal	35. Tottenham v Arsenal
36. Tottenham v Arsenal	36. Tottenham v Arsenal	36. Dundee United v Dundee	36. Tottenham v Arsenal	36. Tottenham v Arsenal	36. Tottenham v Arsenal
37. Tottenham v Arsenal	37. Tottenham v Arsenal	37. Dundee United v Dundee	37. Tottenham v Arsenal	37. Tottenham v Arsenal	37. Tottenham v Arsenal
38. Tottenham v Arsenal	38. Tottenham v Arsenal	38. Dundee United v Dundee	38. Tottenham v Arsenal	38. Tottenham v Arsenal	38. Tottenham v Arsenal
39. Tottenham v Arsenal	39. Tottenham v Arsenal	39. Dundee United v Dundee	39. Tottenham v Arsenal	39. Tottenham v Arsenal	39. Tottenham v Arsenal
40. Tottenham v Arsenal	40. Tottenham v Arsenal	40. Dundee United v Dundee	40. Tottenham v Arsenal	40. Tottenham v Arsenal	40. Tottenham v Arsenal
41. Tottenham v Arsenal	41. Tottenham v Arsenal	41. Dundee United v Dundee	41. Tottenham v Arsenal	41. Tottenham v Arsenal	41. Tottenham v Arsenal
42. Tottenham v Arsenal	42. Tottenham v Arsenal	42. Dundee United v Dundee	42. Tottenham v Arsenal	42. Tottenham v Arsenal	42. Tottenham v Arsenal
43. Tottenham v Arsenal	43. Tottenham v Arsenal	43. Dundee United v Dundee	43. Tottenham v Arsenal	43. Tottenham v Arsenal	43. Tottenham v Arsenal
44. Tottenham v Arsenal	44. Tottenham v Arsenal	44. Dundee United v Dundee	44. Tottenham v Arsenal	44. Tottenham v Arsenal	44. Tottenham v Arsenal
45. Tottenham v Arsenal	45. Tottenham v Arsenal	45. Dundee United v Dundee	45. Tottenham v Arsenal	45. Tottenham v Arsenal	45. Tottenham v Arsenal
46. Tottenham v Arsenal	46. Tottenham v Arsenal	46. Dundee United v Dundee	46. Tottenham v Arsenal	46. Tottenham v Arsenal	46. Tottenham v Arsenal
47. Tottenham v Arsenal	47. Tottenham v Arsenal	47. Dundee United v Dundee	47. Tottenham v Arsenal	47. Tottenham v Arsenal	47. Tottenham v Arsenal
48. Tottenham v Arsenal	48. Tottenham v Arsenal	48. Dundee United v Dundee	48. Tottenham v Arsenal	48. Tottenham v Arsenal	48. Tottenham v Arsenal
49. Tottenham v Arsenal	49. Tottenham v Arsenal	49. Dundee United v Dundee	49. Tottenham v Arsenal	49. Tottenham v Arsenal	49. Tottenham v Arsenal
50. Tottenham v Arsenal	50. Tottenham v Arsenal	50. Dundee United v Dundee	50. Tottenham v Arsenal	50. Tottenham v Arsenal	50. Tottenham v Arsenal
51. Tottenham v Arsenal	51. Tottenham v Arsenal	51. Dundee United v Dundee	51. Tottenham v Arsenal	51. Tottenham v Arsenal	51. Tottenham v Arsenal
52. Tottenham v Arsenal	52. Tottenham v Arsenal	52. Dundee United v Dundee	52. Tottenham v Arsenal	52. Tottenham v Arsenal	52. Tottenham v Arsenal
53. Tottenham v Arsenal	53. Tottenham v Arsenal	53. Dundee United v Dundee	53. Tottenham v Arsenal	53. Tottenham v Arsenal	53. Tottenham v Arsenal
54. Tottenham v Arsenal	54. Tottenham v Arsenal	54. Dundee United v Dundee	54. Tottenham v Arsenal	54. Tottenham v Arsenal	54. Tottenham v Arsenal
55. Tottenham v Arsenal	55. Tottenham v Arsenal	55. Dundee United v Dundee	55. Tottenham v Arsenal	55. Tottenham v Arsenal	55. Tottenham v Arsenal
56. Tottenham v Arsenal	56. Tottenham v Arsenal	56. Dundee United v Dundee	56. Tottenham v Arsenal	56. Tottenham v Arsenal	56. Tottenham v Arsenal
57. Tottenham v Arsenal	57. Tottenham v Arsenal	57. Dundee United v Dundee	57. Tottenham v Arsenal	57. Tottenham v Arsenal	57. Tottenham v Arsenal
58. Tottenham v Arsenal	58. Tottenham v Arsenal	58. Dundee United v Dundee	58. Tottenham v Arsenal	58. Tottenham v Arsenal	58. Tottenham v Arsenal
59. Tottenham v Arsenal	59. Tottenham v Arsenal	59. Dundee United v Dundee	59. Tottenham v Arsenal	59. Tottenham v Arsenal	59. Tottenham v Arsenal
60. Tottenham v Arsenal	60. Tottenham v Arsenal	60. Dundee United v Dundee	60. Tottenham v Arsenal	60. Tottenham v Arsenal	60. Tottenham v Arsenal
61. Tottenham v Arsenal	61. Tottenham v Arsenal	61. Dundee United v Dundee	61. Tottenham v Arsenal	61. Tottenham v Arsenal	61. Tottenham v Arsenal
62. Tottenham v Arsenal	62. Tottenham v Arsenal	62. Dundee United v Dundee	62. Tottenham v Arsenal	62. Tottenham v Arsenal	62. Tottenham v Arsenal
63. Tottenham v Arsenal	63. Tottenham v Arsenal	63. Dundee United v Dundee	63. Tottenham v Arsenal	63. Tottenham v Arsenal	63. Tottenham v Arsenal
64. Tottenham v Arsenal	64. Tottenham v Arsenal	64. Dundee United v Dundee	64. Tottenham v Arsenal	64. Tottenham v Arsenal	64. Tottenham v Arsenal
65. Tottenham v Arsenal	65. Tottenham v Arsenal	65. Dundee United v Dundee	65. Tottenham v Arsenal	65. Tottenham v Arsenal	65. Tottenham v Arsenal
66. Tottenham v Arsenal	66. Tottenham v Arsenal	66. Dundee United v Dundee	66. Tottenham v Arsenal	66. Tottenham v Arsenal	66. Tottenham v Arsenal
67. Tottenham v Arsenal	67. Tottenham v Arsenal	67. Dundee United v Dundee	67. Tottenham v Arsenal	67. Tottenham v Arsenal	67. Tottenham v Arsenal
68. Tottenham v Arsenal	68. Tottenham v Arsenal	68. Dundee United v Dundee	68. Tottenham v Arsenal	68. Tottenham v Arsenal	68. Tottenham v Arsenal
69. Tottenham v Arsenal	69. Tottenham v Arsenal	69. Dundee United v Dundee	69. Tottenham v Arsenal	69. Tottenham v Arsenal	69. Tottenham v Arsenal
70. Tottenham v Arsenal	70. Tottenham v Arsenal	70. Dundee United v Dundee	70. Tottenham v Arsenal	70. Tottenham v Arsenal	70. Tottenham v Arsenal
71. Tottenham v Arsenal	71. Tottenham v Arsenal	71. Dundee United v Dundee	71. Tottenham v Arsenal	71. Tottenham v Arsenal	71. Tottenham v Arsenal
72. Tottenham v Arsenal	72. Tottenham v Arsenal	72. Dundee United v Dundee	72. Tottenham v Arsenal	72. Tottenham v Arsenal	72. Tottenham v Arsenal
73. Tottenham v Arsenal	73. Tottenham v Arsenal	73. Dundee United v Dundee	73. Tottenham v Arsenal	73. Tottenham v Arsenal	73. Tottenham v Arsenal
74. Tottenham v Arsenal	74. Tottenham v Arsenal	74. Dundee United v Dundee	74. Tottenham v Arsenal	74. Tottenham v Arsenal	74. Tottenham v Arsenal
75. Tottenham v Arsenal	75. Tottenham v Arsenal	75. Dundee United v Dundee	75. Tottenham v Arsenal	75. Tottenham v Arsenal	75. Tottenham v Arsenal
76. Tottenham v Arsenal	76. Tottenham v Arsenal	76. Dundee United v Dundee	76. Tottenham v Arsenal	76. Tottenham v Arsenal	76. Tottenham v Arsenal
77. Tottenham v Arsenal	77. Tottenham v Arsenal	77. Dundee United v Dundee	77. Tottenham v Arsenal	77. Tottenham v Arsenal	77. Tottenham v Arsenal
78. Tottenham v Arsenal	78. Tottenham v Arsenal	78. Dundee United v Dundee	78. Tottenham v Arsenal	78. Tottenham v Arsenal	78. Tottenham v Arsenal
79. Tottenham v Arsenal	79. Tottenham v Arsenal	79. Dundee United v Dundee	79. Tottenham v Arsenal	79. Tottenham v Arsenal	79. Tottenham v Arsenal
80. Tottenham v Arsenal	80. Tottenham v Arsenal	80. Dundee United v Dundee	80. Tottenham v Arsenal	80. Tottenham v Arsenal	80. Tottenham v Arsenal
81. Tottenham v Arsenal	81. Tottenham v Arsenal	81. Dundee United v Dundee	81. Tottenham v Arsenal	81. Tottenham v Arsenal	81. Tottenham v Arsenal
82. Tottenham v Arsenal	82. Tottenham v Arsenal	82. Dundee United v Dundee	82. Tottenham v Arsenal	82. Tottenham v Arsenal	82. Tottenham v Arsenal
83. Tottenham v Arsenal	83. Tottenham v Arsenal	83. Dundee United v Dundee	83. Tottenham v Arsenal	83. Tottenham v Arsenal	83. Tottenham v Arsenal
84. Tottenham v Arsenal	84. Tottenham v Arsenal	84. Dundee United v Dundee	84. Tottenham v Arsenal	84. Tottenham v Arsenal	84. Tottenham v Arsenal
85. Tottenham v Arsenal	85. Tottenham v Arsenal	85. Dundee United v Dundee	85. Tottenham v Arsenal	85. Tottenham v Arsenal	85. Tottenham v Arsenal
86. Tottenham v Arsenal	86. Tottenham v Arsenal	86. Dundee United v Dundee	86. Tottenham v Arsenal	86. Tottenham v Arsenal	86. Tottenham v Arsenal
87. Tottenham v Arsenal	87. Tottenham v Arsenal	87. Dundee United v Dundee	87. Tottenham v Arsenal	87. Tottenham v Arsenal	87. Tottenham v Arsenal
88. Tottenham v Arsenal	88. Tottenham v Arsenal	88. Dundee United v Dundee	88. Tottenham v Arsenal	88. Tottenham v Arsenal	88. Tottenham v Arsenal
89. Tottenham v Arsenal	89. Tottenham v Arsenal	89. Dundee United v Dundee	89. Tottenham v Arsenal	89. Tottenham v Arsenal	89. Tottenham v Arsenal
90. Tottenham v Arsenal	90. Tottenham v Arsenal	90. Dundee United v Dundee	90. Tottenham v Arsenal	90. Tottenham v Arsenal	90. Tottenham v Arsenal
91. Tottenham v Arsenal	91. Tottenham v Arsenal	91. Dundee United v Dundee	91. Tottenham v Arsenal	91. Tottenham v Arsenal	91. Tottenham v Arsenal
92. Tottenham v Arsenal	92. Tottenham v Arsenal	92. Dundee United v Dundee	92. Tottenham v Arsenal	92. Tottenham v Arsenal	92. Tottenham v Arsenal
93. Tottenham v Arsenal	93. Tottenham v Arsenal	93. Dundee United v Dundee	93. Tottenham v Arsenal	93. Tottenham v Arsenal	93. Tottenham v Arsenal
94. Tottenham v Arsenal	94. Tottenham v Arsenal	94. Dundee United v Dundee	94. Tottenham v Arsenal	94. Tottenham v Arsenal	94. Tottenham v Arsenal
95. Tottenham v Arsenal	95. Tottenham v Arsenal	95. Dundee United v Dundee	95. Tottenham v Arsenal	95. Tottenham v Arsenal	95. Tottenham v Arsenal
96. Tottenham v Arsenal	96. Tottenham v Arsenal	96. Dundee United v Dundee	96. Tottenham v Arsenal	96. Tottenham v Arsenal	96. Tottenham v Arsenal
97. Tottenham v Arsenal	97. Tottenham v Arsenal	97. Dundee United v Dundee	97. Tottenham v Arsenal	97. Tottenham v Arsenal	97. Tottenham v Arsenal
98. Tottenham v Arsenal	98. Tottenham v Arsenal	98. Dundee United v Dundee	98. Tottenham v Arsenal	98. Tottenham v Arsenal	98. Tottenham v Arsenal
99. Tottenham v Arsenal	99. Tottenham v Arsenal	99. Dundee United v Dundee	99. Tottenham v Arsenal	99. Tottenham v Arsenal	99. Tottenham v Arsenal
100. Tottenham v Arsenal	100. Tottenham v Arsenal	100. Dundee United v Dundee	100. Tottenham v Arsenal	100. Tottenham v Arsenal	100. Tottenham v Arsenal

IT'S ALIVE

REAL ALE. BREWING UNTIL IT LEAVES THE BOTTLE.

Handwritten note: 15/11/95

